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ABSTRACT

The curriculum guide is intended as a source to help teachers plan consumer education classes in Nevada, from junior high school through the adult level. Developed for a semester's (18 weeks) separate course of study, using individual or group instruction, the guide may be expanded to meet the needs of a full year. Each unit can be taught as an individual course or integrated within other courses. Some sample lesson plans developed by teachers involved in the pilot testing are included. Unit outlines present overall objectives, concepts, learning activities, and resources, and include: consumer in our society; consumer decision making, with sample lesson plan; money and democracy in home management; consumer credit and borrowing money, with sample lesson plan; food shopping at home and in the market; family clothing management, with sample lesson plan; family transportation, with sample lesson plan; health care and services; buying protection, with sample lesson plan; savings and investments; consumer protection, with sample lesson plan; a home for your family; furnishing and equipment for the home; and leisure time and recreation. The extensive resource list includes: books; government and organizational publications, including visuals; periodicals; mailing lists; organizations providing current consumer information; and local, State, and Federal agencies. (LH)

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CONSUMER EDUCATION

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CONSUMER EDUCATION

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FOREWORD

Whatever else a boy or girl may become, it is certainly obvious that he or she will be a consumer and, as such, one of the most important people in the world.

During any twenty-four hours, the volume of persuasive literature, alluring pictorial montage and enticing dialogue directed at the American consumer is prodigious in both its amplitude and its impact. And it accomplishes by innuendo and blandishment an unprecedented flow of goods from producer to consumer.

All the more reason, then, that the buyer should be knowledgeable about the products he plans to use to attain his personal Nirvana in this buy-something-to-attain-fulfillment kind of world we inhabit.

This publication, *Consumer Education*, seeks to add knowledge to purchasing techniques, discrimination to choice and realism to expectations in the selection procedures used by individuals in filling their lives and homes with the products of our age. It is meant, in a sober and realistic manner, to examine the product, the price and the need and give counsel and direction for all who enter the marketplace to exchange hard-won dollars for products.

Burnell Larson

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The clerical staff of the Vocational-Technical and Adult Education Branch of the Nevada State Department of Education

Hopefully, we have included all who helped. Thank you for your sincere and determined efforts on behalf of our Nevada students.

Mrs. Amy D. Heintz, Supervisor
Home Economics Education

USE OF THE GUIDE

This Guide is a source to help teachers plan Consumer Education classes which will meet the needs of students in Nevada schools and communities.

The overall Guide objectives are:

- ✓ To provide teachers with a framework within which to teach Consumer Education;
- ✓ To provide teachers with a framework within which they may help students examine their consumer attitudes and decision-making processes and explore various aspects of Consumer Education.

Although Consumer Education has been taught effectively as an integral part of home economics programs (as well as other subject area programs) throughout the State for many years, factors such as highly disposible incomes, product complexities, and confusion with product evaluation suggest that Consumer Education be "pulled out" as a separate course to be made available to more students.

Home economics teachers are trained to take the lead in teaching Consumer Education. However, whether Consumer Education is taught by home economists or by other teachers in other subject areas (e.g. business, social studies, etc.), it allows for a free flow of ideas and the use of many talents. Team teaching or planning might also be another possibility.

The format used within the Guide is essentially the one found in the pilot Guide, with a few modifications, as this format was the one the pilot teachers found most usable and easy to follow.

Various units of study have been incorporated into the Guide. Each unit has overall measurable behavioral objectives which indicate the type of behavior students should be able to demonstrate after studying the unit concepts by various learning activities. The student should NOT have to experience all learning activities, but only those that would help him obtain the level to which he may meet the criteria of, or be evaluated by, the behavioral objectives. Hopefully, the teacher and student will plan together (select and adopt together) the materials that will best meet the student's needs, for both now and the future.

Both boys and girls, from junior high school through the adult level, may be served by these units. The Guide allows for both individual or group instruction.

Although many resources for information and learning activities are contained within each unit, a more extensive Bibliography and a list of other resources are found at the end of the Guide.

Some of the teachers who piloted the Guide within their classrooms spent additional time developing special, individual lesson plans. Although some of the material in the individual plans will be found in the body of the Guide, it was decided to leave the lesson plans fully intact and include them behind the appropriate units. They may be of use to you.

The Guide has also been put together in such a manner as to allow the teacher to insert it into a ring binder. Hopefully, this would allow the teacher to make personal additions.

Unit dividers are also provided to make each unit more easily recognizable.

Scope and Sequence

This Guide has been developed for a semester's separate course of study. However, it may be expanded to meet the needs of a full year of study. The separate units of the Guide, if they met the needs of the students involved, could be taught as individual courses or be integrated within another course within the regular ongoing curriculum.

On an 18-week semester basis, suggested times for units might include the following (although NOT NECESSARILY in the sequence shown):

Unit		Time
	Introductory Unit	1/2 week
I.	The Consumer in Our Society	1 week
II.	Consumer Decision-Making	1 week
III.	Money and Democracy in Home Management	1 week
IV.	Consumer Credit and Borrowing Money	2 weeks
V.	Food Shopping at Home and in the Market	1 week

Unit		Time
VI.	Family Clothing Management	1 week
VII.	Family Transportation	1 week
VIII.	Buying Health Care and Services	1-1/2 weeks
IX.	Buying Protection	1 week
X.	Savings and Investments	1 week
XI.	Consumer Protection	1-1/2 weeks
XII.	A Home for Your Family	2 weeks
XIII.	Furnishings for the Home	1-1/2 weeks
XIV.	Recreation - Leisure	1 week
	TOTAL TIME	18 weeks

Further Comments

The Vocational Education Act of 1968 (P.L. 90-576) and, subsequently, the Nevada State Plan for Vocational Education state that . . .

"102.93...the State Board will approve a Consumer and Homemaking Program (Part F of the Act) only as it meets the following requirements:

a) The program will encourage greater consideration to the social and cultural conditions and needs, especially in economically depressed areas;

b) The program will encourage preparation for professional leadership in Home Economics and Consumer Education;

c) The program will be designed for youth and adults who have entered or are preparing to enter the work of the home;

d) The program will be designed to prepare such youth and adults for the role of homemaker, or contribute to their employability in the dual role of homemaker/wage earner; and

e) The program will include Consumer Education as an integral part thereof."

Hopefully, this Guide is another step in the direction of providing Consumer Education for more Nevada students.

OVERALL OBJECTIVES

- To provide teachers with a framework within which to teach Consumer Education.
- To provide teachers with a framework within which they may help students examine their consumer attitudes and decision-making processes and to explore various aspects of Consumer Education.

MAJOR CONCEPTS

I: CONSUMER IN OUR SOCIETY

Historical perspective
Modern market economy
Consumer sovereignty
Consumer responsibility

II: CONSUMER DECISION-MAKING SCP

Decision-making process
Family values and goals
Advertising and decision-making
Techniques of advertising
Valuable vs. useless advertising
Consumer fraud

III: MONEY & DEMOCRACY IN HOME MANAGEMENT

True relation of money to life
Attitudes toward money
Democracy in home management
Working wife and mother
Teenage consumer
Allowance system
Assistance programs

IV: CONSUMER CREDIT & BORROWING MONEY SCP

Credit in the economic system
Consumer Credit Protection Act
Sources of credit
Credit cards
Credit: dangers vs. opportunities
Responsible use of credit

V: FOOD SHOPPING AT HOME & IN THE MARKET

Buying nutritious food
Cost of food
Waste of food money
The most for the food dollar
The supermarket revolution
Buying meats
Buying dairy and produce
Commodity foods

VI: FAMILY CLOTHING MANAGEMENT SCP

Skill in family clothing management
Good buying principles for clothing
Standards and labels on clothing

MAJOR CONCEPTS (Continued)

VII: FAMILY TRANSPORTATION SLP

Obligations of car ownership
Shopping for and financing a car
Automobile insurance and safety

VIII: HEALTH CARE AND SERVICES

Health problems
Budgeting for health
Health insurance plans
Medicare
Special health needs facilities
Medical misinformation
Funeral expenses

IX: BUYING PROTECTION SLP

Social Security
Life insurance
Annuities

X: SAVINGS AND INVESTMENTS

Types of investments
Savings institutions
Estate planning

XI: CONSUMER PROTECTION SLP

Availability of protection
Consumer responsibility in upholding protection
Consumer law

XII: A HOME FOR YOUR FAMILY

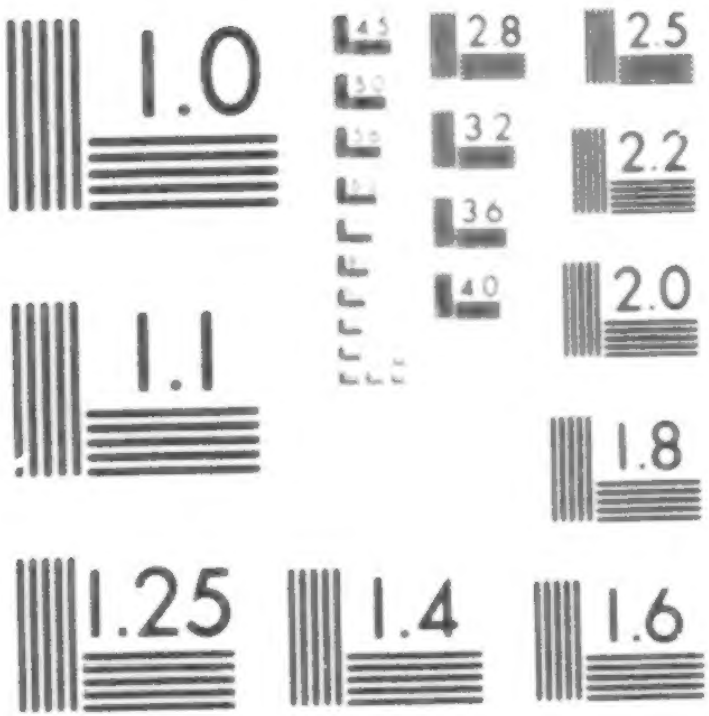
Concepts and types of housing
Psychological aspects of housing
Financial responsibility of home ownership

XIII: FURNISHING & EQUIPMENT FOR THE HOME

Selection
Proper use and care
Desired features
Financing

XIV: LEISURE TIME AND RECREATION

Leisure time activities
Vacations
Retirement



MICROCOPY RESOLUTION TEST CHART
NATIONAL BUREAU OF STANDARDS 1963 A

INTRODUCTORY UNIT

OBJECTIVE:

. The student will become familiar with course requirements, units of study and class procedures by reviewing the concepts of the entire course, taking the pretests and being introduced to the planning concepts to be covered with the teacher.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Overview of course concepts.	Review consumer guide concepts with students. With outline on board, guide students in listing the priorities they feel should be covered in the course. Give pretest and crossword puzzle. Have students discuss, and then write brief papers on, "The Kind of World in Which I Would Like to Live."	Overview of concepts. Unique zipper questionnaire. Teacher-made pretest. Crossword puzzle, *Consumer Concerns*.

UNIT I
THE CONSUMER IN OUR SOCIETY

OBJECTIVES:

- The student will demonstrate an understanding of the consumer movement in historical perspective by listing five major changes in the consumer movement from its beginning to the present.
- The student will bring in two current news items relevant to the modern market economy and underline the major economic factors in each article.
- The student will write a 50-word paper on the topic "Consumer Rights Go Along With Consumer Responsibilities," and be prepared to participate in a 15 minute debate on the topic of his paper.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The consumer movement in historical perspective.	Teacher lecture with students using gist sheet for note taking.	Teacher-made gist sheet.
The modern market economy.	Team teach with a social studies/economics teacher. Follow with class discussion. Use the circular flow diagram to show how the flow of economic activity operates. Using diagram, consider what would happen to employment, value of goods or taxes if the following occurred: . Consumers increase their demands for goods and services. . Private business decreases its purchase of productive resources.	Troelstrup, *The Consumer in American Society*, Chaper 1. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Chapter 1. Gordon & Lee, *Economics for Consumers*, Chapter 1. Thal & Holcombe, *Your Family and Its Money*, Chapter 3.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	. Consumers decrease their demand for government services. . Consumers increase their total savings. Invite City or County Treasurer to report on "Where Our Tax Money Goes." (Tape or videotape for use in other classes.) Invite farmer or County Extension Agent to discuss farming changes since the turn of the century and relationship of these changes to profit motive. Have students investigate operation of small businesses, including home-based enterprises. Ask students to compare prices of selected items to prices of these items five years ago. Take students on a field trip to a local store to determine how expenditures of the operation affect prices charged and wages earned. On current events day have students report on news items relating to consumer affairs.	Warmke, *et al.*, *Consumer Economic Problems*, Parts I and II.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Discuss: Which statement is more accurate: "Ours is a debt economy" or "Ours is a credit economy"?	
	Discuss: Does competition keep the prices of consumer goods and services low?	
	Diagram a flow to explain how the flow of specific goods such as textiles, meat or cars operates.	Questions from Warmke, *et al.*, *Workbook*.
	Play "Market Place," a simulation game on the American economic system.	"Market Place," Joint Council on Economic Education.
Consumer sovereignty and consumer responsibility.	Discuss: "Where there are rights there are responsibilities." What responsibilities do consumers have?	"Consumer Responsibility," *Forum*, J. C. Penney Co.
	Discuss: How would you demonstrate to a friend the important role of consumers in our economy?	Warmke, *et al.*, *Consumer Economic Problems, Workbook*, "Economic Freedoms and Citizenship Responsibilities."
	Discuss: How does the world in which you live differ from the worlds in which other consumers live?	Transparencies: Barton, *Consumers: Who? Why? How?* 3M Company.
	Discuss: How does a working mother affect the local economy?	Filmstrip: "The Consumer Decides," J. C. Penney Co.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students investigate how department stores' selection of goods is affected by consumer choice, by interviewing buyers of these stores. Invite a panel of prominent citizens to discuss "Citizens' Rights and Responsibilities as Consumer-Citizens." Encourage students to adopt a class project, as concerned citizens, to bring about change, *e. g.*, doing something about water pollution caused by detergents. Have class reports on fraudulent practices. Reports should be based on facts obtained from current consumer education publications. Let each student discuss how he can assume the responsibility of a "teenage citizen."	Filmstrip: "Our Role as Consumers--Consumers in the Marketplace--Consumers in Action," Association Films. Filmstrip: "Decision-Making for Consumers," J. C. Penney Co.
Item selection involves having readily available varieties of: . Products. . Merchants. . Credit.	Student discussion of: . The situation if not all of these three factors (products, merchants and credit) are available. . The situation if the availability of these three factors is limited.	Caplovitz, *The Poor Pay More.* Speakers: . Public Defender. . Representative, Legal Aid Society.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	. What remedies would there be for such situations? . What situation would exist if one or more of these factors were selected unwisely? . How does one survive? Discuss: If I have $144 per month, what other resources do I have which will bring in money?	

UNIT II
CONSUMER DECISION-MAKING

OBJECTIVES:

- The student will list the steps in the decision-making process which he has found in a short story, novel, biography or case study of his choice, and describe the individual's or family's values and goals demonstrated by this decision.
- The student will write an advertisement based on criteria developed by the class; he will exchange ads with another student and critically analyze the other student's ad.
- The student will list three sources of help to the consumer faced with a fraudulent consumer experience.
- The student will be allowed to spend 50¢ with the objective of getting the most value for 50¢. Each student will defend his purchase on the basis of personal value and use to him.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The decision-making process for individuals and families.	Have individual student reports on books of the student's own choosing or from a teacher-made list with descriptions on how decisions were made. Have students select pictures of objects they desire and would buy. Have them rank these items in order of importance at the beginning of the unit and again at its end to show evidence of change.	Troelstrup, *The Consumer in American Society*, Chapter 2. Gordon & Lee, *Economics for Consumers*, Chapters 4 to 10. Filmstrip: "Decision Making for Consumers," J. C. Penney Co. Thal & Holcombe, *Your Family and Its Money*, p. 252.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have class auction off articles which class members might purchase. After the auction, have class members explain and analyze the factors which determined their purchases.	
	List examples of family needs which would be satisfied before individual needs and vice versa.	
	Have students request a list of wishes from each of the following: young family member, self, parent, grandparent. Determine goals from this list.	
Family values and goals that affect the way money is used.	Role play a family situation emphasizing financial decision-making, values and goals.	
	Discuss: What are the ingredients of an adequate standard of living according to your desires?	
	Have students give individual reports that suggest some of the factors that have influenced our behavior as consumers.	Gordon & Lee, *Economics for Consumers*, Chapter 9. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Chapter 1.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students list basic values they consider important in their lives. Compile list. Have each student rate the listed values in order of importance. Compile ratings. Discuss.	Warmke, *et al.*, *Consumer Economic Problems*, Chapter 20.
	Have students role play values in consumer choices.	Thal & Holcombe, *Your Family and Its Money*, p. 253.
	Ask each student to read about the life of a public figure he admires, then report on the values and goals that influenced that person's life.	*Journal of Home Economics*, 1969, pp. 768-770.
	Have students, by looking at a checkbook (of expenses paid out over a one-year period) or by keeping a record of money spent over a period of time, list 15 essential items in a budget with costs included. Discuss: missing items, methods, lowering costs.	*Teaching Topics*, Spring, 1970, Vol. 19, No. 2.
	Have students rank the following items from most important to least important--clothing, gas, auto, entertainment, snacks, grooming aids, hobbies, records, magazines, books. Share ratings to show individual differences in values.	"The Role of Values in Consumer Choices" and "Suggested Role Playing Situations," *Forum*, Fall/Winter, 1968, J. C. Penney Co.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Use a case study to show conflict of one's goals and insufficient resources to reach goal by a given time. With a student leader, have a discussion on tangible and intangible goals. List some long-range goals for high school students and discuss these goals. Discuss how and why values differ, even among close friends. Show the interrelationship of values, goals and decisions in money management. Dramatize the following through role playing: a family setting up goals for spending; an engaged couple establishing goals for married life; a family deciding which of several goals will have top priority. Invite foreign exchange students to discuss values and goals of individuals and families in their country. Have students write what they wish to accomplish in the next ten years. Discuss in terms of values and goals.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Ask class committees to investigate and report on the following:

- values and goals in America yesterday.
- values and goals in America today.
- future values and goals in America.
- the values of each citizen are the backbone of the nation.
- values in the United States compared to values in another country.

Debate: A family's level of living is chiefly determined by size of income vs. A family's level of living is chiefly determined by values and goals.

Debate: An individual's values might be reflected in which of the following and how: his home, the money he spends, his plans for the future, the activities he enjoys, his clothes, the people he likes.

Group discussion: How can values be expressed while driving a car, taking care of a child, shopping in a crowded store, waiting for a bus, working in a store?

Write case studies of two different family-spending patterns. Discuss each plan as it relates to the family's values and goals.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Place on a bulletin board magazine pictures under captions of "Needs" and "Wants." Pass out $10 play money to each student and ask the question "How would you spend this money?" "Why?" Discuss differences in values, attitudes, and objectives.	
The role of advertising in decision-making.	Discuss: How susceptible are you to the many ads to which you are exposed each day? Discuss: Are the television shows you watch really free? Have students collect illustrations of ads from magazines, newspapers, radio, and TV. Evaluate these ads. Have students check to see how many areas or examples of advertising they encounter in a day. Have students take surveys to determine why individuals buy a certain brand of a selected product.	Warmke, *et al.*, *Consumer Economic Problems*, Chapter 24 & *Workbook*. Filmstrip: "Evaluation of Advertising." 3M Company.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Recognize techniques used by advertisers.	Discuss: Which type of advertising influences you most: Assertive, combative, informative, persuasive. Invite a resource person to demonstrate the ideas behind persuasive selling, attractive packaging, and messages on labels. Have small groups within the class prepare and present "commercials" for the group. Judge the commercials as to their effectiveness according to the Advertising Code of American Business. Discuss the media bombardment influence on persons with low income.	
Valuable and useless information in an advertisement.	Discuss: Can you give an example of an advertisement which informed you of a new product or service? Invite a speaker from an advertising firm to discuss the "Positive Aspects of Advertising." With a focus on advertising, have students work together on a list of ideas entitled, "Getting Your Money's Worth."	

CONCEPT	LEARNING ACTIVITIES	RESOURCES
Consumer fraud and misleading advertising.	Have students report on consumer fraud. Have students post on bulletin board articles which they have collected on consumer fraud, investigations, protection and Senate Hearings. Have them report on these articles. Ice a cake simply and a shoe box attractively. Let students choose which they would buy. When all have chosen, cut into each and see who would have invested wisely. Over a period of time have students bring in empty boxes, cans, etc., of products purchased for use in the home. Allow students to make a supermarket exhibit, arranging boxes to show how eye-appeal can draw attention to products. Emphasize this eye-appeal with such products as empty calories, convenience (but expensive) foods and products that come in many forms and sizes.	Magnuson, *Dark Side of the Marketplace.* Mowbray, *Thumb on the Scale.* Bishop, *Let the Seller Beware.* Trump, *Buyer Beware.* Nader, *F.T.C. Report.* Nader, *Unsafe at Any Speed.* Packard, *The Hidden Persuaders.*

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Study unapparent advertising. Have students select a favorite movie, TV or billboard character. List the job, the type of clothes, transportation and living the character seems to have. Review the character's job and apparent job income by interviewing persons with the same job. Compare the two life styles.	

SAMPLE LESSON PLAN

UNIT II -- CONSUMER DECISION-MAKING

by Mrs. Harriet Burgess

OBJECTIVES

✓ To understand the decision-making process:

- . The individual and decision-making.
- . The family and decision-making.

✓ To recognize that family values and goals affect the way money is used.

✓ To understand the effect of advertising on decision-making:

- . Recognition of techniques used in advertising.
- . Distinction between valuable and useless information in an advertisement.
- . Misleading advertising.

ACTIVITIES

✓ Ask students:

"What does Consumer Education mean to you?"

Possible Answers: "Nothing interesting," or "Buying clothes!," or "Buying food, etc."

✓ List items involved in Consumer Education on the blackboard.

Use a source such as "Values Development and Influences" from *Penney's Forum Fall/Winter 1968*. Discuss all the factors that make decision-making complex. You may wish to use illustrations from catalogs and magazines in your discussion of these factors.

Compare prices of clothing and household goods as to value, durability and desirability.

✓ Evaluate a good advertisement.

✓ Have students give individual reports on fraudulent advertising. You may also want to include reports with such titles as: "How to Know a Bargain when you see One"; "The Emotional Appeal of Advertising."

SAMPLE LESSON PLAN

UNIT II -- CONSUMER DECISION-MAKING
(Alternate Lesson Plan for Girls)

"WISE CHOICES IN BUYING COSMETICS"

by Mrs. Harriet Burgess

OBJECTIVES

✓ To recognize that cosmetics play an important part in a girl's appearance.

✓ To learn how to apply cosmetics skillfully.

✓ To understand price versus desirability of cosmetics. (Brand names determine price.)

ACTIVITIES

✓ Assign each girl to bring her favorite cosmetics to class and list the brands and types she prefers.

✓ Allow the girls to act as models for each other to demonstrate application and removal of cosmetics, using your procedures as examples.

✓ Plan a trip to a Beauty School to observe demonstrations of makeup, care of the hands, setting and combing out hair. Compare prices of wigs, noting various fibres and styles.

SAMPLE LESSON PLAN

UNIT II -- CONSUMER DECISION-MAKING

by Mrs. Dorothy Terry

OBJECTIVES:

- ✓ The student will understand the decision-making process.
- ✓ The student will be able to list and define goals and values.
- ✓ Since goals imply action, either in the near or distant future, students will make a list of long term and short term goals stated within a time limit.
- ✓ Since values are deep-seated beliefs, students will take one important value, such as honesty, and list sources that develop this value.

LEARNING EXPERIENCES:

The following are suggested assignments to help your students achieve the above objectives:

- ✓ Read one of the following books or plays (or a book or play of your own choice, if your teacher approves). Identify values and their sources, and explain how these shaped the lives of the characters.

  Buck, Pearl, *My Several Worlds*
  Frank, Anne, *Diary of a Young Girl*
  Kennedy, John F., *Profiles in Courage*
  Lawrence and Lee, *Inherit the Wind*
  Roosevelt, Eleanor, *This I Remember* or *On My Own*
  Wilder, Thornton, *Our Town*
  Williams, Tennessee, *The Glass Menagerie*

✓ Discuss in class:

Do intelligent decisions depend upon knowledge of values and goals and their relationship to resources and the people involved?

✓ Write the five steps in decision-making and illustrate each step with a selected decision:

1) Planning (includes inventory of available resources--tangible, intangible, material or human resources.)
2) Action
3) Record keeping
4) Evaluation
5) Revised plan of action

Recall a recent decision you have made and describe it, using these five steps.

✓ In order to become familiar with the economic terms of time, energy and money, discuss the following:

1) At different periods in life, people have different levels and needs for energy. Factors such as health and diet determine the amount we have to use.

2) A knowledge of basic work simplification will increase not only efficiency but time that can be spent in other more enjoyable activities.

✓ Read *Cheaper by the Dozen* by Frank Bunker Gilbreth. Report to the class 1) the incident most amusing to you and 2) the one incident you could best use in your own life.

What does this book say about motion efficiency? Why is it necessary to conserve time and energy as well as money?

✓ In all activities, ask yourself the following questions:

What is done?
Who does this activity?
Where should this activity be done?
When is it done and why at that time?
How is it done and why is it done this way?

✓ Keep a record of activities from waking until going to bed for one week. Evaluate use of time as to desired goals and compare. How could you have improved your use of time?

✓ Interview an individual who is a good manager. Report to the class how this person manages his time.

✓ Discuss in class the common practice of borrowing time from sleep. How are time, energy and money management inter-related?

TEACHER DEMONSTRATION:

Bake three types of cakes--conventional, one bowl, and prepared mix.

✓ Assign the class to 1) note how long it takes to prepare each type of cake for the oven, and 2) watch your hands for work simplification and wasted movement.

✓ Ask class to discuss which types of kitchen utensils lend themselves to more efficient baking.

✓ Some students may wish to experiment at home and make a comparison of the three types of cakes, noting 1) time involved in preparation, 2) taste and quality of final product, and 3) total cost of each cake.

UNIT III
MONEY AND DEMOCRACY IN HOME MANAGEMENT

OBJECTIVES:

- The student will be allowed to spend 50¢ with the objective of getting the most value for his money. He will then defend his purchase on the basis of personal value and use to him.
- Using a case study of his choice, the student will develop three possible solutions to the given problem.
- After hearing a speaker representing low income persons and reading an assigned section of Caplovitz's *The Poor Pay More*, the student will list three types of assistance programs available and three problems connected with having a low income.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The true relation of money to life.	Teacher lecture. Have students complete the following sentence: "I see some of the following relationships between money management and self-discipline: . . . " Have students make a hierarchical listing of factors which influence personal spending.	Troelstrup, *The Consumer in American Society*, Chapter 3. Lobsenz, "Hidden Meaning of Money," *Ladies Home Journal*, July, 1968
Democracy in home management: . Democracy begins at home. . Evidence of sharing in the home. . Division of work in the family.	Have students role play a family council situation. Discuss students' reactions to the following statements: . "If you are a good boy, I'll give you a dollar."	Troelstrup, *The Consumer in American Society*, Chapter 4. Starr, *Management for Better Living*.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
. The family council.	. "I'm going to take fifty cents out of your allowance if you are late for supper again." . "I had to earn my own spending money when I was a boy!" . "I'll give them the money when they need it." . "If you get all A's on your report card, I'll give you a dollar for each one."	Judson & Landis, *Personal Adjustment, Marriage and Family Living.*
	Have students do the following activity problem: Recall all the major experiences you have had with the use of money. Keep in mind the principles involved in these experiences. Check these principles against a list of guiding principles. What changes would you make for your own children?	Troelstrup, *The Consumer in American Society*, p. 98.
	Have students work in small groups to develop a hypothetical family situation and suggest a system of providing money for its children and teenagers, providing a rationale for suggesting the system. Have students present situations and suggested money distribution system along with the corresponding rationale for total class discussion.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The dual role of a working wife and mother. . Married women in the labor force. . Education and jobs. . Age and jobs. . Income and jobs. . Hidden benefits of a working wife. . Two can live as cheaply as one.	Discuss fact sheet on working wives. Have a panel discussion with young married couples which the students recommend, on the following topics: . Husband and wife both work. . Husband and wife both work. There are children. . Husband works, wife doesn't, and there are no children. . Husband works, wife doesn't, and there are children. Students should prepare appropriate questions, such as: . What marital problems occur when husband and wife work? . Do habits change after marriage? . Is there always agreement? . Do values change? . What changes do children bring?	"Should Jane Smith Take a Job," J. C. Penney's case studies. Teacher-student-made case studies. "So Mom Wants to Get a Paying Job," *Changing Times*, January, 1969.
The teenager as a consumer.	Buzz group topic: What are the sources of personal income of teenagers in this community? Discuss: What opportunities are available to teenagers wanting to earn money in the community? What are some opportunities for earning money in the home? Prepare a bulletin board with the title "How Teens Earn Money in Our Community."	Federal Laws on Youth Employment Labor and Industrial Relations laws of Nevada.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Write to the State Capitol or ask State Senator or Representative for copies of labor laws which affect teenagers. Discuss the laws in class. Invite the school counselor to discuss personality traits that help one to obtain a job when previous experience is not available. Conduct a survey among students to find out their age, sex, how many hours per week they work and their approximate earnings. Discuss and check for possible relation between age or sex and earnings. Discuss: "Is money personally earned more special to teenagers than money received as a gift?" Invite a small group of parents to discuss parental attitudes toward teenage employment outside the home. Examine research information to find out the average income of teenagers 14 to 16 years of age. What sources contribute to this income (*e. g.*, earnings, allowances, gifts, other)? Clip and post newspaper ads which relate to teenage employment. Analyze these ads according to type of employees wanted.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The allowance system.	Discuss fact sheet on allowances. Have students give their own definition of an allowance. Discuss: What are some allowance plans that parents use in teaching their children money management? Discuss: What skills of money management are needed to handle an allowance? What powers of self-restraint or self-discipline are needed to handle an allowance? Have students analyze case studies involving a teenager who has difficulty in managing his allowance. Students can recommend solutions and ways of educating this teenager to become more discriminating in the use of money. Have students write a paragraph summarizing some of the factors which influence teenage spending.	Troelstrup, *The Consumer in American Society*, "Guiding Principles for an Allowance," pp. 96-97.
Assistance programs: . A.D.C. . Commodity foods. . etc.	Invite a speaker from an appropriate government agency to discuss financial help available to families who need it. Engage a speaker from Legal Aid, justice court (or other) to discuss typical money problems of low income families.	Caplovitz, *The Poor Pay More.*

UNIT IV
CONSUMER CREDIT AND BORROWING MONEY

OBJECTIVES:

- After surveying the community to see what types of credit are available to teenagers, the student will compile a list of six guidelines, useful to teenage credit users.
- In 50 words or less, the student will comment on the following question: "What are three possible solutions to money problems when no credit can be obtained?"
- The student will be able to compute the actual cost of a $200 loan obtained through three different sources of credit of the student's selection.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The place of credit in our economic system.	Have students write a few detailed paragraphs about their point of view on buying on credit. Invite opinions about the following questions: . Should you always pay as you go? . Is buying on credit really a way of saving? . Is it always cheaper to pay cash?	Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Chapter 3. Thal & Holcombe, *Your Family and Its Money*, Chapter 7. Warmke, *et al.*, *Consumer Economic Problems*, Chapters 9, 22, 23, and the *Workbook*.
The Consumer Credit Protection Act of 1968.	Discuss the meaning of the "Truth in Lending" bill and how it affects our credit.	
Sources from which credit can be obtained.	Assign students to find sources of loan credit in the community and	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	compare sources for identical loans in terms of security required, rate, payments and length of time. Invite a speaker from the Better Business Bureau to talk on the following: . How to establish credit rating. . The position of the BBB in relation to consumer credit. Have a lecture and discussion on the principal forms of credit. . Open account. . Lay-away. . Credit coupon. . Revolving credit plan. . Installment buying. Discuss: If consumer credit were no longer available, how would it affect family levels of living, the economy, business and you personally? Discuss: What is the future of money? Will money eventually become obsolete? Consider and list those things that cannot be purchased on credit.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students, in committees, make an in-depth study of credit at department stores, then make contracts to determine interest rates on credit and how credit can best be obtained.	Credit application blanks of any store or firm.
	Define and discuss principles of borrowing. In housing, discuss loans and interest vs. amount of down payment and length of loan. Mobile home buying could also be used as an example.	
	Examine available data to determine the amount of consumer credit there is on a national scale.	
	Contrast today's attitudes toward credit with those of 50 years ago.	
	Discuss: In our society can an individual or family completely avoid using credit?	
	Discuss: Have attitudes toward credit usage been the same for business as for individual consumers? Is there a double standard? What are the differences in reasons businesses and families have for borrowing money?	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students read and report on articles which predict a cashless society. Discuss the implications of a cashless society. Have buzz groups discuss: How does past debt affect the distribution of future income?	
Sources for borrowing money: . Commercial banks. . Finance companies. . Consumer finance companies. . Credit unions. . Pawnbrokers.	Invite a speaker from a local bank to discuss bank services and interests and to explain computation of discount and add-on interest. Have students shop for credit, in committees, and compare costs for the following: . Financing a car. . Borrowing $100. . Buying an appliance. Take a field trip to a local credit bureau. Discuss: Where do banks get the money they lend to customers? List the types of loans banks make to individuals or establishments, such as commercial credit, consumer credit, agricultural credit, etc.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Credit cards: . As "instant money". . Teenage credit. . Contracts.	Have students fill out applications for credit, a loan and an installment sale. Have students get facts and figures about charge accounts from local stores, finding out the following: . What percentage of total sales are charged? . How long do individuals usually take to pay bills? . What extra services do charge customers get? . Is there a discount for paying cash? Have student committees make an analysis of the sources of consumer credit in the community. For each credit source, have them find out: . How to apply for credit. . Time limit on credit. . Method of repayment. . True annual interest rate. . Any conditions, penalties or special privilege attached to the loan. Invite a speaker from the credit department of a local store or business.	Warmke, *et al.*, *Consumer Economic Problems, Workbook.*

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Make a list of terms applied to credit plans such as charge account, revolving credit, credit card, installment account, lay-away plan, etc. Define each term. Invite a State legislator or representative of a State agency to speak on State laws pertaining to consumer credit. Are minimum requirements for obtaining credit stipulated by legislation?	
The dangers as well as the opportunities that accompany the use of credit.	Discuss pros and cons of consumer credit, using fact sheet. Discuss: Over-extension of credit, personal bankruptcies, debt consolidation, concealed charges, one-sided contracts. Invite a speaker from a finance company to discuss, in particular, the advisability of consolidating all payments into one, with one company. Team teach with a business teacher the method of computing interest rate. Discuss: Is a family that is earning $10,000 per year a better credit risk than a family which earns $7,000?	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Present a hypothetical situation and have students decide which type of credit would be most suitable for the situation.	
Responsible use of credit and maturity on the part of the individual.	Invite a lawyer, judge or banker to discuss the consequences of a failure to meet financial obligations.	
	Discuss how credit capacity and uses for credit change with the family life cycle. Discuss same for installment buying.	
	Collect ads for credit and underline actual information given. Make into a bulletin board.	
	Discuss: If you were in the lending business how would you proceed to evaluate the feasibility of a loan to a particular individual? Would your policy be the same for all individuals?	
	Invite a staff member of a bank's installment loan department to discuss with the class the procedure used in checking on loan applicants prior to approval of a loan.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Discuss the "Three C's of Credit" (character, capacity, capital).	
	Discuss: Can a credit rating be improved by moving to another community?	
	Discuss: What the creditor CANNOT do to you.	Speakers: . Lawyer. . Judge, Small Claims Court. . Representative, Legal Aid Society. . Public Defender. . Consumer Advocate.
	Discuss: Federal law on collection agency practices.	
	Discuss: How would a teenager's application for credit be treated in the absence of past credit history?	
Bankruptcy	Discuss how bankruptcy works and what its advantages and disadvantages are.	
	Invite speakers to discuss: . When bankruptcy is necessary. . Proceedings for bankruptcy. . How to survive with bankruptcy.	Speakers: . Banker. . Lawyer. . Representative, Legal Aid Society. . Judge. . Poor consumer. . Affluent consumer.
	What "Garnishment of Wages" is and how to defend against it.	
	What a summons is and what to do about it.	
	What is "default"?	

SAMPLE LESSON PLAN

UNIT IV — CONSUMER CREDIT AND BORROWING MONEY

by Miss Nancy Olson (Student Teacher)

GOALS FOR THIS UNIT: After completion of this unit, the students will have an understanding of what credit is for, retail credit, installment credit, borrowing money, figuring credit costs, building a credit rating, and using credit wisely.

INTRODUCTION: Cover credit in-depth by discussing the following topics: "What Credit is For"; "Borrowing Money"; "Figuring Credit Costs"; "Building a Credit Rating"; and "Using Credit Wisely".

OUTLINE:

A. Understanding Credit

1. When you do not have the money to buy the items you need, it is possible to get those articles by charging them, financing them, or buying on time. Credit can also mean borrowing money when it is needed.

2. Credit, when used wisely, is a very useful purchasing tool. When used unwisely, it can prove very costly to the consumer.

B. Credit - For What?

1. See *Young Families Look at Credit*, page 1, available from the Cooperative Extension Service, University of Nevada, Reno, Nevada 89507. Why do people use credit?

2. Other reasons that people often give as justification for borrowing:

a. Purchasing a home on time.
b. Purchasing investment securities (stocks and bonds) when there is reason to believe that securities will not be available so inexpensively after you have saved the money.

c. Going into business.
d. Establishing yourself as a good credit risk
e. Purchasing relatively expensive items (washing machine, sewing machine).

C. Advantages of Credit Buying

1. Convenience--item can be used while it is being paid for. (For example, you enjoy the use of a television while paying for it.)

2. Good service from the retailer. Since merchandise has not been fully paid for, the retailer will correct any problems that might arise.

3. Emergancy financial need.

4. Building a good credit rating--which enables you to obtain further credit when you need it.

D. Disadvantages of Credit Buying

1. Credit is expensive--no one gives you something for nothing. (For example, if you take a television home now and pay for it later, the company expects to receive your money in return.)

Credit is financed by interest and carrying charges.

2. Credit often leads to overspending. (For example, you see a coat for $65 that is satisfactory. You also see a coat for $100. You like this coat better. Since you are not taking money out of your pocket, you might decide to purchase the $100 coat.)

Overspending is probably the greatest danger of credit buying.

3. Tends to shop at stores extending him credit.

May not comparison shop and, as a result, may pay higher prices for merchandise.

4. Complex matter--hard to understand.

   Consumers do not see clear picture of the cost of credit or understand legal obligations when they sign a credit contract.

E. Understanding Credit Terminology

1. One problem the average consumer faces involves the terminology associated with credit. Most consumers do not know some of the more important credit terms or their meanings.

2. Refer to teacher/student written study guide sheets to introduce students to credit terminology.

F. Using Retail Credit

1. The first type of credit you will use will probably be some form of retail credit. In fact, you have already used this form. You should be aware that there are different types of retail credit plans and that the interest charges vary according to the plan.

   a. Regular Charge Accounts

      1. Offered to customers by many retail department stores.
      2. No interest charges are involved.
      3. Customer purchases whatever he needs and offers the salesclerk his charge plate.
      4. No cash is paid.
      5. At end of period, the store sends a statement and the total amount must be paid within a stated number of days from the billing date.
      6. If not paid there is a service charge added to the next statement.

b. Budget Account

1. Customer agrees to pay for a purchase over a specified period of time. (Usually 3 months.)
2. In exchange for the longer payment period there is a service charge, or interest for handling of the account.
3. In comparison with other credit charges, the cost of a budget account is relatively small.
4. Consumer can build his credit rating by taking a budget account and making all payments promptly.

c. Installment Credit

1. Used when purchasing appliances, furniture, carpeting, and other expensive merchandise.
2. Requires that a contract be signed.
3. Purchaser usually makes a down payment and agrees to pay the balance with a specified number of equal payments.
4. Installment credit offers the greatest risks to the consumer. Discuss this in-depth. (See "H. Learning about Installment credit")

d. Revolving Credit Account

1. Consumer receives a credit line--which is a specified, maximum amount he is allowed to charge.
2. Payments are based on the outstanding debt in the revolving credit account.
3. New purchases are permitted as long as the consumer does not exceed his line of credit.
4. The consumer who has this plan receives a statement showing the amount owed. He may pay the entire bill or he may elect to pay only part. Specified minimum monthly payment is required.
5. If entire bill is paid within a specified period of time, usually 10 to 30 days, there is no credit charge.
6. If part of the bill is paid, he will pay credit charges on the unpaid balance.

7. Most plans charge the user 1 to 1-1/2% interest per month, on the unpaid balance -- An equivalent of 18% per year.
8. Revolving credit can be very costly to the consumer.

Company "A" - Applies its credit charge to your bill before deducting any payment you have made.

Company "B" - Deducts all payments and credits; it charges you only for the amount of money you actually owe on the previous month's closing balance.

	Opening Balance	Payments & Credits	Monthly Rate of Finance Charge	Actually Charge	Annual Rate of Charge
Company "A"	$200	$100	1-1/2%	0.015 x 200 = 3.00	36%
Company "B"	$200	$100	1-1/2%	0.015 x 100 = 1.50	18%

With revolving credit, the longer you take to pay, the more interest must be paid.

G. Credit Cards

1. There are probably about 100 million credit cards in use in the United States.

   a. Oil firm cards are now used for food, lodging, and merchandise.
   b. All-purpose credit cards - "Diners' Club", "American Express", "Master Charge".
   c. Statements are received only when the card is used.
   d. One advantage of credit cards is their acceptance throughout the country and the world.

2. Some dangers in credit card use:

   a. "Forget about cash when you shop". Example of real danger. "Free credit", exists only for 10 to 30 days. After the free time is up, you usually pay 1-1/4 to 1-1/2 percent a month on the balance, which adds up to true annual interest rates of 15 to 18 percent.
   b. Cost is hidden in adding the 3 to 5 percent sponsor's charge to the merchandise purchased. This extra charge is usually added to the price charged cash customers.
   c. Credit may accumulate bills more rapidly than the consumer realizes. It's easy to say, "Charge It".

3. Read "Lost, Strayed, or Stolen"; "Did you Know That--"; and "What the Future Holds", from *Young Families Look at Credit*.

H. Learning about Installment Credit

1. Installment plan usually requires a down payment and a promise, generally in writing, to pay the balance due in a specified number of payments called installments.

2. All interest and other credit charges are included in the installments. Additional charges, such as late charges, are not included in the installment payments and must be paid when due.

3. Installment credit can be the most costly type of credit to use, and the consumer must be very careful about what he is agreeing to when he signs such a contract.

4. Repossession

   a. Major differences between installment credit and the credit plans previously discussed.
   b. Installment credit, title (ownership) of the merchandise remains with the seller until the obligation is fully paid.

c. Most installment contracts are such that you do not own the purchase until the last payment is made and if you are paying for more than one item, you do not own any of them until the balance is zero.
d. If the purchaser defaults, the seller can repossess the merchandise.
e. Repossession can occur at any time before full payment is made for the merchandise. (For example, a refrigerator is purchased on the installment plan. The total cost with interest is $300, payable in 12 monthly installments. The consumer makes 11 payments and finds he cannot make the last payment. Seller can repossess the item.)
f. When something is repossessed due to failure to pay, you may still be responsible for remaining payments.

5. Conditional Sales Contract

a. Signed contract is a legal obligation; therefore, it is important the consumer know exactly what is being signed.
b. When you sign the conditional sales contract you agree to:

1. Make all payments to repay the debt.
2. Refrain from selling what has been purchased until it is fully paid for.
3. Take care of any damage to the merchandise.
4. Return the merchandise if payments are not made.

c. All parts of the contract must be filled in before you offer your signature. Before signing the credit contract, check to see that it clearly states:

1. Purchase price.
2. Interest and service charges in dollars.
3. Amount of the down payment.
4. Insurance charges, if any, and exactly what kind of insurance (i.e., life, or life and disability.)
5. All other costs and service charges.
6. Total amount due.

7. Number of payments to be made.
8. Amount of each payment.
9. Date each payment is due.
10. Description of the goods or services being purchased.

d. Find out what happens if payment cannot be made or if payment is made before the installments are due.
e. Be sure to get a copy of the installment contract.

6. Federal Truth-In-Lending Law or Consumer Credit Protection Act of 1968

a. Law designed to protect the consumer who uses installment credit.
b. Under the provisions of this law, banks and stores and other lenders must clearly tell the consumer what he is paying to borrow money or to buy goods on credit. The finance terms must be spelled out as a yearly percentage; the total amount of finance charges must be expressed in dollars and cents. (For example, "$10 down and $10 a week", must give total credit costs and the repayment period.)
c. "Easy credit", however, is still permitted under this law without the retailer having to give explanations.
d. Read "The Truth-In-Lending Bill", from *Young Families Look at Credit.*

I. Borrowing Money

1. No matter what the source of the loan is, you will have to sign some forms of promise to repay. Before signing any such promissory note, you should determine:

a. The amount of cash you will actually receive.
b. The simple annual interest rate.
c. What will happen if a payment is late or missed.
d. What will happen if the loan is paid in advance.
e. What will happen if you need to refinance the loan.
f. To whom payments are made.

2. Sources of Cash Loans

A borrower will be asked to sign a legal contract, and sometimes he is required to put up collateral. Can use items to be purchased with the money as his collateral. The cost of the loan will depend on which lending agency is used. Payment may be required weekly or monthly, or the total amount may be due at a specified time.

a. Banks

1. Money can be obtained from a bank to purchase a car or a home; to make home improvements; or for personal reasons. Most bank loans made to consumers are discounted in advance. This means the bank takes out the interest before you receive the money. (For example, an automobile loan at a 4.75% interest rate per $100 per year, discounted in advance. That means that if $1000 is borrowed, only $952.50 is received, but the bank is paid $1000 in equal installments. Any late charges will be added on.)
2. Bank rates vary -- present rate is ____ *

b. Personal Finance and Small Loan Companies

1. These firms are willing to take greater credit risks than are banks, and this makes them a source of ready cash for many consumers. They usually require less collateral than banks,and their interest rates and service charges are usually higher. Their rates usually range from 12 to 42% per year. Compare this to the true annual interest rate charged by banks, and you can readily see the advantages of borrowing from a bank.
2. Choose the company with the best reputation in your community. Remember, you are borrowing money because it is needed. Do not add to your difficulties by creating more problems that could result from having to pay high interest rates.

c. Credit Unions

1. A credit union is a cooperative institution organized by a group of people, with some common interest, for the purpose of encouraging savings, and for lending such savings to members who need ready cash. A credit union is organized by members of a church, lodge, labor union, employees of a company, etc.
2. Loans are repaid by weekly or monthly payments.
3. Rate of interest is usually 1% or less per month.

d. Life Insurance Companies

1. Cash loans are made to policy holders on certain types of life insurance.
2. The policy holder can borrow up to the cash value of his policy; the policy serves as collateral.
3. Interest charged is stated in the policy and is usually 4 to 6% simple interest. Policy holder reduces his insurance protection when he borrows against his policy.

e. Pawnshops

1. Pawnshops lend money to consumers who turn over some article as collateral for a debt; amount of money received is usually small.
2. Annual interest rate charged is very high.
3. Use only if no other source of borrowing money is open.

f. Illegal Lenders -- "Loansharks"

1. "Loansharks" charge whatever rates the consumer will bear. Borrowers who are not able to make payment may find themselves in <u>serious</u> trouble.
2. "Loansharks" charge more than 45% annual interest.
3. <u>Never borrow from a loanshark</u>.

j. Figuring Credit Costs

The Truth-In-Lending Law requires that interest charges be spelled out both as a yearly percentage and in dollars and cents. Nevertheless, it is still desirable for the consumer to be able to determine such charges:

1. Ways of Stating Interest

a. Simple Interest

A loan is paid for with a single payment.
Loan and interest are paid at the same time.

Amount x Interest = Dollar cost of interest annually
$100 x .06 = $6.00

Amount + Dollar cost of interest = Total Payment
$100 + $6.00 = $106

(If paid in 6 months, the interest charge would be only $3 — 1/2 of $6 annual charge.)

b. Interest on Unpaid Balance

Payments are made on amount borrowed, and the size of the loan gets smaller with each payment.

Interest is figured on unpaid balance.

A loan of $240 is to be paid off in 12 months. Interest is 1% per month on the unpaid balance.

Divide the amount by 12 to find each installment.
$240 ÷ 12 = $20

Calculate interest on $240 at 1%.
$240 x .01 = $2.40

First month payment equals installment due plus the interest at 1%.
$20 + $2.40 = $22.40

Reduces amount owed to $220 at 1%, which amounts to $2.20.
$20 + $2.20 = $22.20

c. Monthly Interest

Interest rates may be quoted on a monthly basis.

Figure often quoted is 1-1/2% per month.

True annual interest rate for 1-1/2% per month is 18% per year.

.01 x .12 = 12%
.015 x .18 = 18%
.03 x .36 = 36%

d. Add-on Interest

Charge added to installment loans.

To purchase $100, payable in 6 months, a $6 interest charge is added. This makes the amount to be paid $106. At a quick glance, the borrower might think the interest rate is 6%; this is not the case.

Step 1: Divide the amount by 2 (thereby applying the ratio of the loan period against an annual period).
$100 ÷ 2 = $50

Step 2: Divide the interest paid by the answer to Step 1.
$6.00 ÷ $50 = .12

True annual interest rate for this loan would be 12%.

e. Discount Rates

Take out interest before you receive the money.

For a loan of $1000, with an interest of $4 (4% per $100 per year, discounted in advance), the interest charge in dollars would be $40. The consumer would receive $960 in cash, but he would repay the lender $1000 in equal installments.

f. Figuring Credit Costs

Read "How to Figure the Dollar Cost of Credit" from *Young Families Look at Credit.*

K. Building a Credit Rating

1. A good credit rating enables the borrower to pay less for credit. The more risk the borrower represents, the more he will have to pay for credit.

2. Credit is based on the lender's faith in the ability of the borrower to pay his debts.

3. When a consumer applies for credit, there is a good possibility that the prospective lender will check on the applicant's credit rating.

4. Credit rating bureaus act as clearing houses for people who use credit.

5. A credit check is made on the prospective borrower.

6. Someone who does not pay his bills promptly might get a reputation as a poor credit risk and have difficulty obtaining credit.

L. Using Credit Wisely

1. Four "C's" of using credit:

   a. Character - sincere attitude toward paying of bills.
   b. Capacity - ability to repay debts with the money you are earning.
   c. Capital is what you own that is worth more than your debt.
   d. Common sense - ability to use credit wisely.

2. Guidelines for Credit Buying:

   a. Never commit yourself to a credit expenditure greater than your ability to repay.
   b. Never finance anything whose value will not last far beyond the final payment.
   c. Never buy something on credit you will tire of before the final payment.
   d. Save something before using credit.

3. How does one know he has reached the limits of his debt repaying capacity:

   a. Consumer should not be indebted for more than 20% of a year's spendable income (income after taxes). (For example, if take-home pay is $4,800 a year, debt limit would be $960.)
   b. Consumer should not be obligated for more than what 10% of spendable income could liquidate in a 12-to-24 month period.

1. Income of $400 per month has $40 a month of debt repayment. This amount would repay $720 over an 18 month period.
2. Safe debt limit would be between $700 and $750.

c. Consumer should not be indebted for more than 1/3 of yearly discretionary income (what is left over after taxes, food, clothing, and shelter).

M. Read "Did You Know That—" from *Young Families Look at Credit.*

N. Assign report topics

SUMMARIZING QUESTIONS:

1. Why is credit used?
2. What are some advantages and disadvantages of credit buying?
3. What are examples of retail credit?
4. What are the dangers involved in using credit cards?
5. What should you look for before signing a credit contract?
6. What is meant by the Federal Truth-In-Lending Law?
7. What are some sources of car loans?
8. What are different ways of stating interest?
9. What are the "C's" of using credit wisely?

09

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SAMPLE LESSON PLAN

UNIT IV -- CONSUMER CREDIT AND BORROWING MONEY

By Mrs. Rosemary Stephenson

CONCEPTS: Consumer credit is an American phoenomenon. No other nation in the world operates on a credit economy to the same extent as the United States. It is one of the factors that contributes to our high standard of living; credit is as essential to the nation's economy as it is to the individual or family. Through its use the manufacturer has been assured of a market for his goods. This has made possible mass production and mass distribution to the consumer. The knowledgeable consumer must learn to use credit wisely. To do this, he must understand credit and its relationship to the overall financial picture of the family. He will know when to use credit, the kinds of credit available, the cost of credit and the legal aspects of credit transactions. He will appreciate the dangers as well as the opportunities that can accompany the use of credit and realize that the responsible use of credit demands maturity on the part of the consumer.

OBJECTIVES: The student will:

- ✓ Understand the importance of consumer credit in today's economy. A written summary of the law regarding credit charges, with the naming and explaining of some typical credit charges, will be expected.
- ✓ Be able to discern advantages and disadvantages of credit usage.
- ✓ Be able to recall the term "credit" and be able to list, define and compare the different kinds of financial credit which can be used when other resources are unavailable.
- ✓ Be able to figure the dollar cost of credit and figure the annual rate of interest.

- ✓ Be able to fill out application forms and credit agreements which enable consumers to more fully understand the responsibilities and obligations they assume in using credit.
- ✓ Be able to suggest a suitable kind of credit for a given family situation.
- ✓ Be able to list cautions about credit and credit buying.

LEARNING EXPERIENCES: The following are suggested learning experiences which will help the teacher accomplish the stated objectives:

- ✓ Invite a resource person from your Social Studies Department to speak on credit in today's society. Study should include the Consumer Credit Protection Act of 1968 and other laws which affect consumer credit in the State of Nevada.
- ✓ Assign students to write a summary of the law regarding credit charges.
- ✓ Discuss pros and cons of consumer credit using a teacher/student written fact sheet as your point of reference.
- ✓ Schedule a lecture on understanding credit, using the 3M transparencies, "Using Credit with Understanding", available from the 3M Education Press, P. O. Box 3100, St. Paul, Minnesota 55101.
- ✓ Study and discuss the Consumer Credit Study Sheet from Chapter 3 of, *Basic Principles of Family Money and Credit Management*, available from the National Consumer Finance Association, Washington, D. C.
- ✓ Discuss credit terms from a teacher/student written study sheet. Conduct a "Credit Bee".
- ✓ Invite a knowledgeable person from your local Better Business Bureau to speak on topics such as, "How to Establish a Credit Rating" and "What is the Job of the Better Business Bureau?"

- Distribute Better Business Bureau publications such as the following:

  Facts You Should Know About: *Schemes*
  Your Credit
  Reading Before You Sign
  Home Study Schools
  Buying and Servicing New or Used Cars
  Wholesale? Discount?

  These publications can be used as sources of information for individual student reports.

✓ Invite an officer from a local bank to speak, covering such topics as "Bank Services and Interests", "Computing Discounts and Add-on Interest", and "Application for a Loan".

✓ Provide a lecture, followed by class discussion, on the principal forms of credit, how they differ, and the use of credit. You should cover:

- Sales/credit:
  Charge account; installment sales account; revolving credit

- Borrowing credit (money credit)
  Installment loan and single payment loan

- Some of the reasons credit is used:

  For convenience; it enables the consumer to use an item while paying for it; for unexpected, necessary expenditures (family illness, car repair, etc.); inadequate planning for the future.

✓ Discuss and fully explain sources of cash loans, using a teacher/student written fact sheet.

✓ Use the filmstrip, "Credit: A Consumer Resource", available from the J. C. Penney Co., 1301 Avenue of the Americas, New York, New York 10008, or from your local J. C. Penney store. Give a five-question teacher written test

before showing the filmstrip; give the same test again after viewing the filmstrip and compare the two tests to determine how much your students have learned.

✓ Have students fill out sample applications for:

1) a loan;
2) credit;
3) an installment sales contract.

Provide teacher assistance and group discussion during the completion of these forms. Explain why creditors want the information requested on the forms.

✓ List the different forms of credit and conduct class discussion of the advantages and disadvantages of each.

✓ Assign students to:

- Collect several credit contracts from catalogs and stores.
- Study the agreements, and circle any part they do not understand.
- Bring the agreements to class and explain what promises they would be making by signing the contracts.

✓ Find out what credit plans are offered by three different retailers, including catalog order houses. Discuss in class, and have students complete a teacher written consumer credit assignment.

✓ Assist students in figuring dollar cost of credit. Divide students into small groups, and give them the assignment of computing interest. Use *Young Families Look at Credit*, available from the Cooperative Extension Service, University of Nevada, as a reference.

✓ Assign students to:

. Name and explain typical credit charges.

. Name and discuss the formula used for figuring the simple annual rate of interest.

. Name and discuss yardsticks for credit buying:

Yardstick No. 1: "Don't go into debt for more than 20 percent of your annual net income."

Yardstick No. 2: "A debt should be no larger than 10 percent of your annual net income and should be paid within 12-24 months (average of 18 months).

. Do the following exercise:

According to the two yardsticks shown, how much could you safely owe with each of the incomes below?

1) $ 4,000 per year _____
2) 5,000 per year _____
3) 10,000 per year _____

Which yardstick do you think is best? Why?

. Tell what form of credit is best for the following purchases:

1) cosmetics, hose and gloves
2) suit or coat
3) television
4) kitchen cabinets or floor covering

. Solve the following problem:

Larry and Sue will be married soon. They plan to rent an unfurnished apartment and are deciding how they should purchase household linens and other items, furniture, and a used car. How would you suggest they buy these items, using any of the ways we have discussed thus far?

. List and discuss cautions about credit and credit buying.

. Design, study and discuss bulletin board on credit.

✓ Give an illustrated lecture with overhead transparencies. A suggested title is "Borrowing", a resource kit for teaching consumer education, available from *Changing Times* Education Service, 1729 "H" Street, N.W., Washington, D. C. 20006. The kit includes transparencies and a Teacher's Guide.

✓ Conduct class discussion on "How to Rate Yourself as a Borrower."

EVALUATIVE EXPERIENCES: In addition to the learning experiences listed, you may wish to include assignments such as the following to assist your students in evaluating these learning experiences and making personal application to their own money management, both present and future:

✓ As an out-of-class assignment, write a report on local credit resources, and tell which ones are the "better credit buys" for the consumer.

✓ Write a short story, placing your characters in the position of choosing how to purchase needed items. Write two or three different endings to your story, following closely the development of your character's or characters' financial picture. For example, you may follow events to their natural conclusion when a young couple, enamored by all the lovely things their "all-purpose" credit card, or cards, will purchase for their new home, set out to buy now and pay later. (A good reference to provide for your students' use would be, *Credit Cards: Thirty Days to Reality*, available from the Department of Agriculture Publications, University of

Connecticut, Storrs, Connecticut 06268.) Show in one story's conclusion how wise money management creates a good credit rating and a sound financial future. Describe in your story two or three alternatives in meeting some need, either of a planned or unplanned (emergency illness, etc.) nature; then develop your plot to show what happens to a family's or individual's financial picture after each decision is made and carried through.

Describe some personal <u>needs</u> (not <u>wants</u>) that must be obtained in the coming year. How will you find financial resources to meet these needs?

For example: College tuition
Clothes for school or work

If you are working, do you pre-plan your purchases? Do you have a budget that works to keep you from financial disaster? Based on what you have learned in this course, draw up your own personal spending plan (<u>and</u> savings plan) for the coming year.

RESOURCES

Books:

The Consumer in American Society: Personal and Family Finance, by Arch W. Troelstrup. Published by McGraw-Hill Book Co., Webster Division, Novato, California, 1970.

Pamphlets:

Consumer Facts Leaflets, CUNA Cooperative Supply, P. O. Box 431, 1617 Sherman Avenue, Madison, Wisconsin 53701. (Includes subjects such as credit, money management, shopping tips, etc.) Free sample kit of all leaflets.

Credit Cards: Thirty Days to Reality, University of Connecticut, Cooperative Extension Service, College of Agriculture, Storrs, Connecticut 06268. 15 cents; also available in a briefer, illustrated version for 10 cents.

Young Families Look at Credit, available from the Cooperative Extension Service, University of Nevada.

Revolving Credit, available from Extension Visual Aids, 312 Armsby Boulevard, The Penn State University, University Park, Pennsylvania.

Understanding Consumer Credit, available from Follett Educational Corp., Department DM, P. O. Box 5705, Chicago, Illinois 60680.

Magazine Articles:

"Those 'Charge Anything Anywhere' Credit Cards", *Changing Times*, March 1970, pages 6-10.

"Some Lies About Truth-in-Lending", *Consumer Reports*, February 1970, pages 72-73.

"Where is the Consumer in the Consumer Credit Code?", *Journal of Home Economics*, January 1970, pages 30-33.

Newspaper Articles:

"Is Money Tight? Not for Consumer Lending", *Wall Street Journal*, April 7, 1970, page 1.

Transparencies, Filmstrips

"Using Credit with Understanding", transparencies available from the 3M Company, 3M Education Press, P. O. Box 3100, St. Paul, Minnesota 55101.

"Credit: a Consumer Resource", available from the J. C. Penney Co., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10008.

"Borrowing", a resource kit for teaching consumer education. Transparencies and Teacher's Guide available from *Changing Times* Education Service, 1729 "H" Street, N.W., Washington, D. C. 20006.

Consumer Credit Series. 3 kits providing broad exposure to all aspects of credit. Each contains a Learning Game with related Teaching Guide and student instructions; cartoon-style original Masters for the overhead projector; two-page Teaching Guide; multimedia resource list; comprehensive glossary of credit terms. Set of 3 kits $13.50. Available from *Co-ed/Forecast* Visual Aids, 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

Other Resources:

A Department Store in the Classroom, a Guide to the Catalog and Other Community Resources, $1.00. Available from Consumer Information Services, Sears, Roebuck and Co., Department 703, Public Relations, 303 E. Ohio Street, Chicago, Illinois 60611.

"Low-Income Teaching Kit on Credit", available from the Superintendent of Documents, Washington, D. C. 20402. (Six consumer folders on using credit, plus two Teacher's Guides. Designed for families, but easily adapted for classroom use.) 45 cents.

Other Resources: (Continued)

1970 Finance Facts Yearbook, available from the National Consumer Finance Association, 1000 - 16th Street, N.W., Washington, D. C. 20036. (Facts, graphs, and charts about consumer income, spending, and credit.) Free to educators.

Consumer Credit in Family Financial Management, available from the American Home Economics Association, 1600 - 20th Street, N.W., Washington, D. C. 20009. (Papers presented at the 1967 American Home Economics Association National Workshop) $2.00.

Using Our Credit Intelligently, available from the National Foundation for Consumer Credit, Inc., 1819 "H" Street, N.W., Washington, D. C. 20006. (Study unit explaining consumer credit and its effect on the economy.) Single copies free to educators; 85 cents each in multiple orders.

UNIT V
FOOD SHOPPING AT HOME AND IN THE MARKET

OBJECTIVES:

- Given the minimum amount of commodity foods (or food stamps) available to a family of four for one week, the student will list the additional types and amounts of food necessary to meet the minimum Basic Four nutritional requirements.
- From the list of foods in the above objective, the student will shop and compare the actual cost of obtaining these additional foods from two different markets.
- The student will list five ways food money can be wasted and list a set of five rules for how food money can be more wisely used.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The importance of buying nutritious food: . Food Guide. . Good nutrition need not be expensive. . Eating habits of Americans, particularly teenagers. . Food attitudes.	Discuss and lecture on daily food guide and meal planning. Have students keep a record of the kind, quality and quantity of all the food eaten during one week. Have them evaluate according to the food guide, then answer, "What foods should be added and in what quantitites to give an adequate diet?" Have students make a study of the food habits of several persons they know, then evaluate whether these people are eating well-balanced meals.	Deutsch, *Nuts Among the Berries.* *Nutrition,* National Dairy Council. Troelstrup, *The Consumer in American Society,* Chapters 7 & 8. Warmke, *et al., Buying Guide.* Margolius, *The Innocent Consumer vs. the Exploiters.* Tatkin, *The Great Vitamin Hoax.* U. S. D. A. Portable Exhibit, Carson City.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Discuss: The importance of family background, habits, composition of family and regional influence on food selection and preparation.

Invite a guest speaker from the County Department of Health or a doctor to discuss the following:

- Food fads.
- Vitamin and dietary supplements.
- Diets.
- Importance of the Basic Four.
- Food supplements to commodity foods to meet Basic Four nutritional requirements.
- Food stamps.
- Nutritional value comparisions in ethnic foods.

Have student reports on the following topic: Some nutritionists claim that the day can be started with a breakfast that will improve efficiency and well-being, but not necessarily add pounds. Investigate this claim.

Discuss: What foods can be considered as "non-essential" in that they do not contribute a cost share value of nutrients?

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Compare peculiar eating habits of ten people. Investigate to determine if this correlates with a similar practice in one or both parents. Give a special report on the food crisis which is expected to occur if population growth is not controlled, and discuss. Assign class members each a nutrient. In addition to reporting to the class on the function of the nutrient, the student will also research and identify expensive and less expensive sources of it.	
The cost of food in our present economy, and changing patterns of food spending.	Using consumer periodicals, compare the price and quality of various brands of the same kind of food. Discuss: Are the best buys always the most expensive? Discuss: What is the average percent of income spent for food by moderate income families and by low-income families? Divide class into small groups to research and report on the following guides for food shopping and management: . Plan ahead to avoid haphazard spending. . Practice comparative shopping.	*Consumer Reports.* *Consumer Research Bulletin.*

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

- Plan shopping time to take advantage of weekly specials.
- Buy staple foods in large quantities.
- Select grades of food according to expected use.
- Select amount of food or size of package (vs. those available) for amount of storage space available.
- Compare costs of similar items; check weights, varieties and unit costs.
- Select the most economical source of food nutrients, especially if on low-budget plan.
- Buy foods that are in season.
- Prepare foods in ways which preserve maximum food value.
- Store goods properly to avoid waste.

Break down a series of grocery bills and total food purchases separately for meat and eggs, fruit and vegetables, bread and cereal products, milk and dairy products and fats and miscellaneous items. What percentage is spent for each category?

Randomly, pick sample staple items from different stores and compare prices.

Have students check store prices on selected items before and after a major community payday.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
How food money can be wasted: . Impulsive buying. . Convenience foods. . National rather than store or private brands. . Vitamin and dietary supplements. . Trading stamps. . Gimmicks. . Deception in the market. . Freezer meat fraud. . Facts or fads on food.	List or give skits on good and bad shopping techniques. Invite a speaker from the County Extension Agency to discuss food and food costs. Interested students may also attend training sessions with extension aides and report on these sessions in class. Have students plan a menu for a young married couple with no children, a couple with four children, a couple with one child. From this menu students will prepare a grocery list, listing the kinds of food, quantity, brands, prices and name of the store where these items will be purchased. Emphasis should be put on having well-balanced, nutritious meals at the most economical costs.	
Getting the most for the food dollar.	Have students make a survey of food bargains as featured in local ads. Discuss whether these items are really bargains. What criteria is the answer to the above question based on? Have students role play "savings" on specials: determining cost of using a car to take advantage of various weekend specials.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Using local advertisements, have students develop a shopping list for groceries. Have each student give an example to show how preplanning can help one become a more discerning shopper. Have students compare costs of semi-prepared or prepared foods and unprepared foods, such as frozen pies. Discuss the cost of services in buying such foods. Discuss home gardening as an alternative to buying food. Discuss food additives by studying food labels, medical reports, FDA fact sheets.	
The supermarket revolution and the supermarket today: . Shopping in the supermarket. . Kinds of food stores. . Food discounts.	Teacher lecture on supermarket revolution. Have students conduct a local survey to determine the services of local stores, store hours, when stores are least crowded and sales and promotions scheduled by different stores. Compare prices of food at different markets: small groceries, chain markets, specialty markets. Consider services offered by each.	Film: "The Supermarket," S. & H. Film: "Be a Better Shopper--Buying in Supermarkets," Cornell University.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Invite a supermarket manager to discuss the food marketing and retailing business including the effect of this business on the GNP, the net profit of the foods industry, etc. Invite a supermarket manager to discuss the marketing theory behind the adoption of private or store brands in addition to or in place of manufacturer's brands. Discuss: Is there a significant savings through consistent purchasing of store brands?	
The need for food standards in identity, quality, fill and readability of labels.	Discuss governmental standards under which the food industry must operate, particularly those related to labels and packaging. Examine the contents of several cans of vegetables or fruits of different grades to determine quality difference. Does quality difference accurately reflect cost difference? Weigh actual content, after water or syrup is removed, of several brands of the same product and compare cost and actual content. Is a less expensive brand a true saving?	Troelstrup, *The Consumer in American Society*, "Labels and the Law," p. 207. F.D.A. Consumer Representative.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students choose a commodity or product and do the following: . Comparative shop for different brands, sizes and stores. . Investigate sources of information about product. (Teacher should check with store managers, gaining their permission and notifying them that students in groups will be in the stores on a class assignment.)	
Food labeling.	Have students make a list of what they think should be on a label, and compare to what is actually on the label of selected items. Have students collect and bring in food packages and containers. Demonstrate different package sizes, indicating possible deception and emphasizing the importance of reading the label and the fine print.	Film: "Wraps and Packs for Food," Michigan State University.
How to buy meats: . Grades of meat. . Thrifty use of large cuts. . Poultry labeling. . Marketing of fish	Invite as speaker a professor of meats courses at the University, extension home economist or local butcher to discuss meat inspection, the Wholesale Meat Act and grading of meat.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Discuss the thrifty use of large cuts of meat. Have students investigate how meat inspection legislation affects local meat supplies and how the laws are enforced.	
How to shop for milk, cheese, eggs, fruit and vegetables.	Discuss buying milk, cheese, eggs, fresh fruit and vegetables.	
Commodity Food. Food Stamps.	Invite a nutritionist to discuss use of commodity foods, combination of commodity foods with other food, etc., to make nutritionally well-balanced meals according to the Basic Four Food Groups.	

ERIC

SAMPLE LESSON PLAN

UNIT V -- FOOD SHOPPING AT HOME AND IN THE MARKET

by Mrs. Harriet Burgess

OBJECTIVES	ACTIVITIES
✓ To get the most for the food dollar	✓ Review of information pertinent to purchase of canned goods.
	✓ Reference: Troelstrup, *The Consumer in American Society: Personal and Family Finance*. McGraw-Hill Book Co., Appendix 16 and 17.
	✓ McDermott & Nicholas, *Homemaking for Teenagers*, Chapter 9.
✓ To appreciate the need for food standards, such as: standards of identity; quality; fill; price; label reading; and taste.	✓ Students should write down necessary information from the label of 12 cans brought into class for this purpose.
	✓ Contents of 12 cans of similar products can be opened, tasted, and evaluated in terms of price, content, etc.
✓ To consider buying at the local market, concentrating on meats.	✓ Field trip to local market to learn how meat is bought, wrapped, frozen, priced to market and priced by market.
✓ To understand how to shop for milk, cheese, eggs, fruits and vegetables.	✓ Teacher lecture with discussion of newspaper food ads.

OBJECTIVES	ACTIVITIES
✓ To understand the use and storage of convenience foods.	✓ Discussion of how to store and care for milk, cheese, eggs, fruits and vegetables at home. ✓ Students should make a list of convenience foods available in the market. ✓ Students can make up menus using convenience foods only. The price of such menus can be compared to the price of the same meal "made from scratch."

UNIT VI
FAMILY CLOTHING MANAGEMENT

OBJECTIVES:

- Each student will list three feelings he has toward a favorite garment and three feelings he has toward a not well-liked garment in his wardrobe, and will analyze these feelings in terms of the psychological, social and economic factors of clothing selection.
- Each student will compare two similar garments found in the local market and a catalog for price, care, fabric and other information, and will then choose the better buy and defend his choice.
- The student will select an article of clothing, such as a simple blouse, and obtain access to two samples at extreme ranges of price. The student will then make a list of factors which justify the price difference. From these lists, the class will establish a set of guidelines for buying clothing.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Skill in family clothing management: . Psychological and sociological effects of clothing selection. . Expenditure on clothing. . Wardrobe planning by inventory, season and activity.	Assign students to take an inventory of their wardrobe. Have them list those items still usable and those no longer usable. Selection of items needed to complete the wardrobe, with estimates of cost, can then be made. Students can mend items needing repair. Class discussion of guidelines for selection of a wardrobe can follow. Take a field trip to a dry cleaning establishment to learn about spot removal, the cleaning process and pressing techniques.	Sturm & Grieser, *Guide to Modern Clothing*, pp. 109-145. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Chapter 6. Troelstrup, *The Consumer in American Society*, Chapter 9. Gordon & Lee, *Economics for Consumers*, Chapter 8. "Your Clothing Dollar," HPC.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students justify the selection of a garment or an accessory that they are wearing. Invite former students or faculty wives who have children for a panel discussion on family clothing management. Have students fill out an anonymous questionnaire on "How I Care for My Clothing."	Filmstrip: "Clothing Communicates," J. C. Penney Co. Filmstrip: "Retail Store," McGraw-Hill Consumer Education Series. Filmstrip: "Your Wardrobe and You," HFC Money Management Library. Filmstrip: "Managing Your Clothing Dollar," HFC Money Management Library.
Good buying principles for clothing.	Teacher lecture with fact sheet on how to spend on wardrobe planning Invite as guests a clothing extension specialist and employees of a local clothing store to conduct a dialog on the following topics: . Buying by brand name vs. buying from knowledge of material. . Taking advantage of sales vs. buying at the beginning of a season. . Asking advice of the clerk. . Customer manners. . Effect of fashion. . Cost of services and delivery. . What to look for in alterations, construction, style, fit and features.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Discuss ways to judge quality in clothing. Give examples of when it would be wise to buy top, medium or low quality items.

Have students find pictures in newspapers of clothing from a discount, department or specialty shop. Discuss cost, style, fabric and care. If possible, get the loan of dresses of similar style and fabric from different shops.

Invite a clothing store manager to discuss how his decisions on pricing merchandise affect consumer decisions. Discuss some possible relationships between price and volume of business, volume of business and profit, profit and maintenance and expansion of business, and expansion of business and the status of the local economy.

Prepare a bulletin board on the topic "What factors should be considered in planning clothing purchases?"

Discuss: What factors affect clothing quality?

Discuss: How a person can judge if workmanship will endure for a reasonable time in relation to money invested.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Discuss: What factors other than workmanship and price should be considered in planning clothing purchases? Discuss: What is the relation between satisfaction with a garment and the style of the garment? . Can a garment be both "in style" and economical? . Can a garment be both "in style" and comfortable? . Can a garment be both "in style" and practical? . Can a garment be both "in style" and well-made?	
Standards and labels in clothing management.	Have students collect labels from various articles of wearing apparel. Arrange a display and evaluate according to the kind of information given. Consider the following: . What is the item made of? . What treatment or finishes have been given the material? . What service can be expected from it? . What special care will it require? . Who makes or sells it? . How could each label be more helpful?	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have student committees prepare a special report to the class on different government services and private organizations which benefit or protect consumers in buying of clothing. Have student groups collect warranties, guarantees, seals, labels and tags from clothing purchases and discuss these. Hold a panel discussion on the aid and protection from the following agencies: . Better Fabric Testing Bureau. . American Institute of Laundry. . National Consumer Retailer Council. . Consumer Research, Inc. . Consumer's Union of the U. S.	

SAMPLE LESSON PLAN

UNIT VI — FAMILY CLOTHING MANAGEMENT

by Mrs. Marlene Raymond

I. CLOTHING SELECTION

A. OBJECTIVES

1. To comprehend the association between clothing appearance and personal relationships.

2. To gain understanding of peer group influences on appropriateness of clothing.

3. To become able to distinguish between fads and fashions in selecting clothing.

B. GENERALIZATIONS

1. First impressions others gain of us are directed or related via clothing.

2. Peer group identification indicates standard of clothing which may cause problems with the desires of other family members.

3. Better buymanship can be used when a consumer understands the difference between classic styles and fads.

C. SOURCES OF INFORMATION

1. Vanderhoff, *Clothes, A Part of Your World*, Ginn and Co., 1968, pages 1-12 and 15-24. Also see pages 82-88.

2. Garrett and Metzen, *You Are a Consumer of Clothing*, Ginn and Co., 1967, pages 46-63.

3. Sturm and Grieser, *Guide to Modern Clothing*, McGraw-Hill, 1962, Chapters 4 and 5.

D. LEARNING EXPERIENCES

1. Have students collect pictures of girls with too short clothing, uniform clothing, peer fad clothing, business clothing. View pictures on overhead, having students write their first impressions. Total up the impressions and make a bulletin board with the pictures.

2. See filmstrip, "Clothing Communicates", available from J. C. Penney Co., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019. Discuss the importance of feeling good in what you wear. Discuss current fads and fashions, listing the origins. Have students distinguish between fad and classic styles.

E. EVALUATION

1. Have students write a paper on, "How I Feel When I Wear my Best Dress" and "How I Feel When I am not Dressed for the Occasion".

2. Have students identify the role fads play in their selection of present clothing.

II. CLOTHING PURCHASES

A. OBJECTIVES

1. To be able to plan clothing spending wisely.

2. To gain satisfaction from purchases by using information from labels, tags and advertisements.

3. To understand the properties of different fabrics.

B. GENERALIZATIONS

1. Develops understanding of a clothing spending budget through inventory of present clothing.

2. Consumers can gain information from tags, labels, sales people and consumer reports. These sources give some indication on expected garment performance.

3. Develops an awareness of fabric fibers, their durability, cost, wearability, wrinkle resistance, and finishes--such awareness helps develop skill in purchasing clothing.

4. Develops awareness of stores, their lines of merchandise, and availability of consumer credit.

C. SOURCES OF INFORMATION

1. Vanderhoff, *Clothes, A Part of Your World*, Ginn and Co., 1968, pages 89-114.

2. Blanford and Gurel, *Fibers and Fabrics*, U. S. Government Printing Office, Washington, D. C. 20402.

3. J. C. Penney Co., *Understanding Today's Textiles*, J. C. Penney Co., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019.

D. LEARNING EXPERIENCE

1. Have students check and record information on labels, tags and advertisements. Do comparison shopping, checking on advertisements to see if the information is factual or descriptive. Have students report to class on their findings.

2. See "How to Buy a Slip", "How to Buy a Sweater", and "How to Buy Shoes" filmstrips available from J. C. Penney Co., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019. Discuss in class.

E. EVALUATION

1. Assign students to prepare a budget on their projected clothing needs for the coming school year.

2. Demonstrate individual responsibility through assigning each student to 1) purchase one item on her projected budget, and 2) report to the class the reason she feels this item was the best buy.

III. FAMILY CLOTHING

A. OBJECTIVES

1. To understand how stages in family growth are related to clothing purchases.

2. To accept responsibility as a consumer by using comparison shopping, willingness to return goods, and knowing the criteria for judging top quality merchandise.

3. To be able to evaluate family needs in order to make wise decisions when buying family clothing.

B. GENERALIZATIONS

1. Understands how needs and values affect clothing selection; also realizes that different family life styles are reflected in different clothing needs.

2. Accepts responsibility to return goods which were misrepresented.

3. Develops an awareness of manufacture-type construction and figure-type sizing.

4. Understands individuals in the family as their values in clothing change.

C. SOURCES OF INFORMATION

1. Vanderhoff, *Clothes, A Part of Your World*, Ginn and Co., 1968, pages 51-74.

2. Sturm and Grieser, *Guide to Modern Clothing*, McGraw-Hill, 1962, pages 32-68.

3. Editors of *Co-ed*, "Clothing Buymanship", Scholastic Magazine, Inc., New York, New York, pages 1-62.

D. LEARNING EXPERIENCES

1. Discuss the family life cycle. At which stages will the family clothing budget be the most? Least?

2. Have the students decide which clothing they will need after graduation or after marriage. Do some garments have a dual role?

3. Have students compare two geographical regions in Nevada in regard to clothing types. Relate to two other geographical regions of the United States.

4. Discuss clothing needs as affected by husband's occupation, hobbies, community. Let students plan their special clothing needs as affected by their hobbies, community, and general life-style.

5. Bring a guest speaker to the class to talk on responsibility of the consumer in such areas as: returning defective material and knowledge of garment quality.

6. Arrange for panel discussion on a person's changing values as he becomes older.

7. Borrow garments of different quality levels from three stores. Hang garments inside out and have students examine them, arranging them in order of cost and quality. Choose students to model these garments to show the fit, style, size, dart placement, and general appearance.

E. EVALUATION

1. Write an article on returning poor quality or misrepresented merchandise and publish it in the local newspaper.

2. Have students summarize the stages of the family life cycle and tell what determines the amount of clothing expenditure in each cycle.

IV. CLOTHING CARE

A. OBJECTIVES

1. To understand that garment care is important for the best wearability and satisfaction from a garment.

2. To be able to use different cleaning processes, methods of stain removal, and make simple garment repairs.

B. GENERALIZATIONS

1. Use tag and label information to gain knowledge of cleaning methods.

2. Make simple repairs on garments to insure longer wearability.

3. Use stain removal methods correctly.

C. SOURCES OF INFORMATION

1. Vanderhoff, *Clothes, A Part of Your World*, Ginn and Co., 1968, pages 115-146.

2. Editors of *Co-ed*, "Clothing Buymanship", Scholastic Magazine, Inc., New York, New York, pages 19-28.

3. Sturm and Grieser, *Guide to Modern Clothing*, Ginn and Co., 1962, Chapter 6.

D. LEARNING EXPERIENCES

1. Have students read cleaning suggestions found on garment tags and labels.

2. Make a display of cleaning agents and suggested use.

3. Discuss the use of automatic washers, various speed controls, and soaps/detergents. Have a local department store manager demonstrate his machines.

4. Have students remove several different stains by the approved methods.

5. Demonstrate simple mending procedures, and allow students to practice the skill. Demonstrate the proper ironing of a shirt.

E. EVALUATION

1. Distribute five different types of common household stains in a cotton or cotton blend material and let students demonstrate the proper removal.

2. Have students make a notebook showing the different methods of garment repair, such as: knee patches on children's clothing; button hole repair; "L" shape tears; sock mending; and trim ideas covering torn areas.

UNIT VII
FAMILY TRANSPORTATION

OBJECTIVES:

- The student will list all the expenses involved in owning a method of transportation.
- The student will list five advantages and five disadvantages of owning his own method of transportation, considering personal needs and wants.
- The student will list 12 points to look for when purchasing either a new or a used means of transportation of his own choice.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The obligation of automobile ownership: . Car as a status symbol. . Cost of operation. . Leasing a car. . Teenage car ownership.	Discuss: "Most girls can get along without a car; to many a young male, wheels are almost a necessity." Does this statement make sense today? Class discussion on the following topics: . Uses of a car. . What a car means to you. . Obtaining the funds to purchase a car. (Example: The time and energy necessary to earn money may have an effect on how we function in our everyday world.) . Salesman's pitches vs. buyer's desires. . Needs vs. wants. . Hidden costs.	Troelstrup, *The Consumer in American Society*, Chapter 11. Gordon & Lee, *Economics for Consumers*, pp. 425-427. "Cost of Car Operation," American Legal Association, 1968. "Your Automobile Dollar," HFC. Thal & Holcombe, *Your Family and Its Money*, Chapter 8. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Chapter 10, Unit 43, and Chapter 11.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Invite a new or used auto salesman or a car dealer to discuss how to buy a new or used car, advantages and disadvantages of leasing, closed- and open-end contracts, warranties and financing. Teacher lecture on cost of operating a car. Have a panel of high school boys who have purchased cars discuss financing, upkeep, services and insurance. Have student reports on books related to buying, owning or driving a car. Discuss: What factors influence a young person's desire to own a car? Discuss: Is an automobile a necessity for a young couple just starting their married life? Can you conceive of a couple not having an automobile? What are the real needs and probable uses for an automobile by a young married couple? Should a young couple begin married life with an automobile indebtedness? Discuss: Can a bank or finance company provide information pertinent to determining whether or not the price of a car is right, for the purchaser and for	Felsen, *Boy Gets Car.* Felsen, *To My Son, The Teenage Driver.* Felsen, *A Teen-Ager's First Car.*

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Invite two or more new and used car dealers to visit the class to discuss management of automobile dollars, such as getting the most transportation value for the dollar.	
	Have a group of auto mechanics students demonstrate a perpetual care program which will help to maintain a car at a minimum of expense.	
	Borrow operations manuals for new cars of several different manufacturers. Compare features and costs.	
	Discuss: What are the advantages of buying a new car where services are available?	
The principles of shopping for and financing an automobile; new and used car warranties.	Discuss: What are some bargaining tips that the young car buyer should learn as a hedge against paying more than necessary for a used car?	
	Examine used car warranties in detail. What are the conditions of the warranties?	
	Examine new car warranties. Compare warranties of different manufacturers, both American and foreign. What are the manufacturer's and dealer's responsibilities under the warranty?	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	In an issue of the *Congressional Record*, there are 17 pages of figures on the cost of manufacturing cars and optional equipment. This is the first time such information has been made public. Dealer-suggested mark-ups are also listed. Have students report on this information.	*Congressional Record*, Sept. 25, 1968, p. S 11354.
	Analyze new cars to determine which features are essential and which are luxuries or non-essentials. Are there differences of opinion on what is considered essential and what is not?	
	Interview a new car salesman to obtain an explanation of terms used in listing prices of new cars (*e. g.*, FOB, POE, Fair Trade, etc.).	
	Discuss: How does new car financing differ from used car financing?	
	Discuss: Do you think that two- and three-car families would be as numerous in the absence of installment credit?	
	Consider what percent of the total cost of car ownership is purchase cost and what percent is operating cost. Students can estimate the costs of monthly payment as opposed to gas and oil, tires, repairs, license plates, insurance, etc.	
	Consider the subject of repossession.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The factors involved in automobile insurance and safety: . Insurance costs. . Producing safer cars. . The Motor Vehicle Safety Act, 1966. . The SRI proposal.	Lecture on the kinds of insurance coverage available. Invite a lawyer or insurance salesman to discuss the laws of the State of Nevada related to minimum insurance coverage. Team teach with a driver education teacher on the topic of automobile safety. Invite an auto mechanics teacher to discuss testing procedures. Discuss the SRI proposal, safety in automobiles and the Motor Vehicle Safety Act. Students can report on the Nader report on automobile safety.	"Auto Insurance: Big Blow Up Ahead," *Changing Times*, Feb., 1967. "Auto Insurance Report," *Consumer Reports*, Jan., 1968. "Warranties," *Consumer Reports*, April, 1968. "Safety in the '69 Cars," *Consumer Reports*, Jan., 1969. Filmstrip: "Patterns of Protection." Filmstrip: "Automobile Insurance." Nader, *Unsafe at Any Speed*.
Other family transportation: . Motorbikes. . Motorcycles. . Boats. . Bicycles. . Other.	Follow activities similar to those outlined for purchasing automobile.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Public Transportation.	Have students study types of public transportation available. Consider everyday use vs. special use. . availability. . price. . convenience. . services offered. . responsibilities to the consumer.	Public transportation schedules with prices, available at ticket counters. Speakers: . travel agent. . public transportation official. Federal regulations.

SAMPLE LESSON PLAN

UNIT VII -- FAMILY TRANSPORTATION

by Mrs. Ethel Parsons

GENERAL OBJECTIVES:

1. The student will prove his understanding of the topics presented by:

   a. Writing in his own words the generalizations that he makes at the end of each topic.
   b. Completing assignments.
   c. Completing correctly 75% of the objective test given at the end of the unit.

2. The student will participate in class by:

   a. Leading a discussion.
   b. Serving on a panel.
   c. Participating in role-playing.
   d. Arranging for and introducing a speaker.
   e. Giving an oral report.

3. The student will participate in class discussions.

LESSON 1

OBJECTIVES:

1. The student will contrast today's modern means of transportation with that of former years.

2. The student will compare the problems related to today's modern methods of travel with those of former years.

3. The student will identify current modes of family transportation.

4. The student will compare costs, using the various method of transportation.

5. The student will list the reasons families need transportation.

CONCEPTS

1. Wagons
   Horses and buggies
   Trains
   Antique cars

2. Modern automobile

3. Airplanes
   Buses
   Boats
   Bicycles
   Motorbikes
   Subways

GENERALIZATIONS

1. Methods of travel in former years differ greatly from the modern methods used today.

2. When most people think of family transportation, they think first of the automobile.

3. All families depend upon transportation. Family members differ in needs. Some family members use other means of transportation than the automobile.

LEARNING EXPERIENCES:

1. Class discussion:

   a. Evolution of motor cars.
   b. Improvements in:
      methods of starting
      size of tires
      rate of speed
      road conditions

REFERENCES:

Encyclopedia Britannica, Volume 15

Discussion with parents, grandparents, and older generation.

LEARNING EXPERIENCES:

2. Class members bring pictures and old photographs. Display on bulletin board.

3. Itemize the ways in which the different members of your family use transportation; indicate the method they use, and the relative cost.

   Example:

   Air to Chicago $_____
   Bus to Chicago $_____
   Auto to Chicago $_____

4. Present figures on the actual cost of operating a car.

   Class discussion:

   For what reasons do your family members need transportation.

REFERENCES:

2. Class Members

3. Family Members

   Airlines, bus terminals, papers, magazines, etc.

4. Teacher Reference:
   Troelstrup, Arch W., *The Consumer in the American Society*, Fourth Edition, New York: McGraw-Hill Book Company.

   Student References:
   Margolius, Sidney, *How to Make the Most of Your Money*, New York: Hawthorn Books, Inc. 1969.

   Thal & Holcombe, *Your Family and Its Money*, Boston: Houghton Mifflin Company, 1968.

QUESTIONS FOR DISCUSSION:

1. Do some of your families own more than one car?
2. Why do you think some people drive a new car, disregarding other factors, such as failing to pay bills on time?
3. Do you know someone who takes great pride in his antique car?
4. Have you ever ridden on a train? Bus? Airplane? Boat? Street Car? Subway or elevated?

5. How old were you when you had your first bicycle? What transportation did you have before the bike?
6. What were some of the problems encountered in the early days of the auto?

LESSON 2

OBJECTIVES:

1. The student will compare the cost of transportation with the cost of food and shelter as a budget item.
2. The student will list the expenses involved in car-ownership.
3. The student will identify problems arising in the family related to car ownership.

CONCEPTS	GENERALIZATIONS
1. Family income	1. Transportation costs rank with those of food and shelter as a budget item.
2. Family possessions	2. The auto represents one of the major possessions of American families.
3. Auto industry	3. The auto industry is one of the largest in the United States.
4. Expenses of auto ownership	4. Automobile costs include much more than the original price of the car. Other costs of operation and maintenance may range up to $1,500 or more a year.
5. Problems of car ownership	5. Families have conflicts over the use of the car and the money problems that are caused by the car.

LEARNING EXPERIENCES:

1. Student report: Cost of car ownership vs food and shelter.

2. Panel discussion: cost of ownership.

3. Debate: Resolved that it is cheaper to buy a used car.

4. Class Discussion: Family Problems Related to Car Ownership.

REFERENCE:

1. Teacher and *Consumer in American Society.*
Levy, *The Consumer in the Marketplace,*
New York: Pitman Publishing Company, 1970.

Wilson-Eyster, *Consumer Economic Problems,*
New York: Southwest Publishing Company, 1966.

2. *Changing Times,* September 1970, March 1971.
Consumer in the Marketplace.
Felsen, *A Teen-ager's First Car,* New York:
Dodd, Mead and Company, 1966.

3. *Consumer Economic Problems,* pages 315, 417, and 519.
The Consumer in the Marketplace, page 389
How to Manager Your Money, page 15.
A Teen-ager's First Car
Pamphlet: *To Buy or Not to Buy,* Consumer's Union, The Office of Consumer Protection, 1100 Raymond Blvd., Newark, New Jersey
Gordon and Lee, *Economics for Consumers,* pages 315, 425, New York: Van Nostrand Reinholt Company, Fifth edition.
Trump, *Buyer Beware!* New York: Abingdon Press, 1965.

4. Duvall-Hill, *When you Marry,* F. S. Edition, 1967, chapter 9, Lexington, Mass., D.C.: Heath and Company.
Landis and Landis, *Personal Adjustment, Marriage, and Family Living,* Fourth edition, Englewood Cliffs, New Jersey: Prentice Hall, Inc.

QUESTIONS FOR DISCUSSION:

1. How much do you think you should pay down on your car?
2. Do you think you should buy an expensive car if you cannot justify it in your budget?
3. How will a budget help in knowing what you can afford?
4. Have you ever heard of people who run out of money for food before the next payday?
5. Should the budget for food and shelter be higher than that of the car?
6. Why do you think it is more expensive to drive a used car?
7. What do goals and values have to do with your choice of a car?

LESSON 3

OBJECTIVES:

1. The student will differentiate between the sizes of cars.
2. The student will compare methods of financing a car.
3. The student will compare renting with the purchase of a car.
4. The student will list repairs and maintenance charges that can be expected in car ownership.
5. The student will list the indications of car trouble.
6. The student will identify the problems related to the purchase of tires.
7. The student will itemize the topics contained in most owner's manuals.
8. The student will compare "do-it-yourself" with professional service.

CONCEPTS

1. Sub-Compacts
   Compacts
   Specialties
   Intermediates
   Standards
   Station Wagons

2. Banks
   Credit unions
   Loan companies
   Manufacturer's financing

3. Car rental agencies

4. Batteries
   Brake fluid
   Jacks
   Mufflers
   Tailpipes
   Plugs
   Tune-ups
   Repair fraud

5. Fluid leaking
   Brakes and brake pedal
   Steering
   Growl
   Pulling to side
   Transmission
   Shake
   Shimmy
   Bounce
   Heating

GENERALIZATIONS

1. The size of cars that you buy will be determined by your values, goals, income, needs, and use.

2. Shopping for the lowest interest rate will pay big dividends.

3. Some prefer to rent cars for limited or special use.

4. A car must be maintained to avoid costly expense and trouble on the road; to get help from a reliable source is important.

5. A change in the car's behavior should be investigated immediately. Most auto parts are not subject to complete failure without warning.

6. Tires	Combinations:	6. The buying of tires has become a frustrating experience; there are no industry-wide grading standards. Before buying, you should collect all the facts you can.
Ply	Rayon	
Wide	Polyester	
Super low	Nylon	
Belted bias plies	Fiberglass	
Radial plies	Steel	
7. Owner's Manual		7. The owner's manual will help you get the most from your car and help you to save untold expense.
8. "Do-it-yourself" vs professional service.		8. Auto manufacturers are publishing manuals and kits to help the average car owner do some of his own fixing.

LEARNING EXPERIENCE

1. Using magazines, clip advertising on cars of different sizes and classify them. Student Reports: "The New American" "Minicars" "Minibikes" "Who's Winning the Small Car Race Now"	1. Magazines Dealer's brochures *Changing Times*, June 1970 and April 1971. *U. S. News and World Report*, February 1, 1971.
2. Speaker: "How to Finance Your Car," or Student Report.	2. Open *Changing Times*, March 1971
3. Class discussion on car rentals.	3. *Economics for Consumers*, pages 426 and 427.
4. Visit auto shop Student report: "High Cost of Driving."	4. *Changing Times*, September 1970, February 1971, and April 1971.

5. Class discussion: Indications of car trouble Assignment: Read Chapter 16	5. *Better Homes and Gardens*, March 1971 American Automobile Association, *Sportsmanlike Driving*, New York: McGraw-Hill Book Company, 1965.
6. Bring advertisements from all sources on tires. Teacher lecture: "A Buyer's Guide to Tires."	6. Magazines, catalogs, newspapers. *Changing Times*, January 1970.
7. Homework: Itemize the topics found in the Owner's Manual.	7. Owner's Manual.
8. Student report: "How to Monkey with Which Wrench."	8. Nelsen's, *A Teen-ager's First Car*, page 110.

QUESTIONS FOR DISCUSSION:

1. Most of you have in mind the size car you would like to have. Tell us why.
2. Do you know anyone who buys a big car as a means of show-off?
3. Which source of credit do you think you would use if you were to buy a new car? Why?
4. Is the buying of tires a simple purchase similiar to buying a battery? Why?
5. Do you think it is wise for men to undertake the job of car repairs?
6. If you have owned several cars before, is it necessary to read the *Owner's Manual*? Why?

LESSON 4

OBJECTIVES:

1. The student will compare miles per gallon for different makes of cars traveling at different rates of speed.

2. The student will list the reasons for checking the oil often, and he will write a paper on: "My Car and Its Oil."

* Teacher may wish to invite a local auto mechanic to demonstrate for the class what student has discussed in this report.

3. The student will summarize the kinds of auto insurance coverage available.

4. The student will list the dangers that may become a hazard to him as he drives.

CONCEPTS:	GENERALIZATIONS:
1. Miles per gallon Size of car Speed Driving around town	1. The larger the car and the faster you drive, the more gasoline you use.
2. Oil and lubrications	2. Keeping the car lubricated according to the Owner's Manual is important for the long life and smooth operation of the car. To run a car with dirty oil does great harm to the motor.
3. Insurance Bodily Injury Liability Medical payments Protection against the uninsured driver Property damage liability Comprehensive Physical Damage Collision Youthful driver Life and Disability Insurance	3. In our modern society, it is most unwise for anyone to drive an uninsured car, and you should know exactly what is covered in your policy.
4. Accidents Thefts Hazzards	4. Driving and caring for the car is a full-time job; leaving valuables or packages in plain sight is an invitation to thieves.

LEARNING EXPERIENCES:

1. Class discussion: Gas and oil

2. Assignment: Write the paper referred to in Objective 2.

3. Class discussion or panel on car insurance. Summarize each kind of coverage.

   Report: "An Aid to Motorists - Insurance Changes Ahead."

4. Report: "Defensive Driving - A Stragety for Staying Alive."

   Report: "Watch Out for Thieves that Prey on Travelers."

   Report: "Lady Truck Driver."

   Read: "Fatigue"

   Read: "Dirty Air"

REFERENCES:

1. *Economics for Consumers*, pages 316-331, 519.

2. Use above reference.

3. Leaflet: "Every Ten Minutes" available from Education Division, Insurance Information Institute, 110 William St., New York 10038.

   U. S. News and World Report, March 15, 1971.

   Changing Times, July 1970.

   Changing Times, May 1971.

   Family Weekly, June 6, 1971.

   Home Management, page 189

   Look, March 23, 1971

QUESTIONS FOR DISCUSSION:

1. When might it be cheaper to telephone the stores to see if they have the item that you need, rather than shop for it?
2. Why do parents object to your using the car just to cruise around town with your friends?
3. Is it a good idea to leave your car unlocked if you have an inexpensive package that cannot fit in the trunk? Discuss pros and cons.
4. Is it easy for a thief to enter a locked car? How easy?
5. What should a woman do if she has car trouble on the highway?

6. Is it safer to you to allow a tail-gater to go around you or for you to increase your speed?
7. Under what conditions would you "drive with the traffic"?

LESSON 5

EVALUATION

Objective test to cover the required reading, reports, panels, discussions, and assignments as outlined in the objectives.

UNIT VIII
BUYING HEALTH CARE AND SERVICES

OBJECTIVES:

- Given the terminology of health care insurance plans, the student will evaluate two insurance policies and defend his choice as to which one best meets his needs.
- The student will list six different sources of health care services in his community.
- Given a family/individual case study, the student will give three solutions to meeting the health needs in this study.
- The student will list ten items which are involved in the cost of a funeral.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Facets of health problems facing our society today.		Troelstrup, *The Consumer in American Society*, Chapter 12. Thal & Holcombe, *Your Family and Its Money*, Chapter 10. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Units 40 & 41. Warmke, *et al.*, *Consumer Economic Problems*, Chapters 28 & 30.
The need for budgeting for health.	Have student committees call or write in order to compare costs of hospitals, nursing homes, selected drugs and selected surgical costs. (Teacher should obtain permission from agent or agency in advance.)	"Hospital Bills Go Up and Up," *Changing Times*, July, 1968. "How Would You Pay a $15,000 Hospital Bill?" *Changing Times*, August, 1969.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Invite an underwriter who sells several types of insurance to discuss with the class some minimum insurance needs for the young couple and the young single person. Discuss: Can one make money by taking out two policies instead of one? Have workers employed in different jobs, or different employers, discuss health care benefits that are available or given. Nevada Industrial Commission: . benefits. . eligibility. . procedures. Workman's Compensation Veteran's Benefits.	Filmstrip: "Dollars for Health," Institute of Life Insurance.
Health care insurance plans.	Discuss: What are the differences between individual policies and group health plans? Prepare a list of terms that are important to an understanding of health insurance and life insurance.	"What Kind of Health Insurance Should You Have?" *Changing Times*, May, 1967.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students check references on "insurance" in the *Reader's Guide to Periodical Literature*, in the library catalog and encyclopedias.	
	Invite a speaker from the County Health Department, the A.M.A. or from a local hospital to discuss the cost of health care.	
	Invite a speaker from Health Department, A.M.A., etc., to discuss public health care facilities, services, eligibility and cost to consumer.	
	Discuss: What are the differences between policies from insurance companies and membership in various health plans?	
	Discuss: Should a person in a group plan also buy an individual policy?	
	Have students write to a comprehensive prepaid growth health care organization for information on coverage, cost, standards, etc.	Health Insurance Plan of Greater New York, 625 Madison Avenue, New York, N. Y. 10022
	Discuss: How can you know what type of health insurance is best for you?	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Pool the information of class members to make a listing of different types of insurance available. Obtain explanatory booklets and information packets from insurance companies. Use as reference for learning activities. Have students interview the school principal about the number of athletic accident policies that were sold to students at the beginning of the school year. How much money has been paid in premiums? How many claims have been made? Discuss the meaning of insurable interest. Does the law place limits on who can buy insurance on another person? Discuss: Nevada Insurance Code.	
The Medicare program.	Invite a speaker from a local hospital, a local doctor or a member of the County Health Department or Social Security Administration to discuss Medicare.	"Medicare and Insurance Too?" *Changing Times*, June, 1966.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Have students study a disability insurance contract according to the following questions:

- When does the policy go into force?
- What are the benefits for loss of income?
- Are there any benefits, such as payment of hospital bills and so on?
- Are diagnostic services included?
- Under what conditions are benefit payments made? How much? How long?
- Does the policy cover accidental death?
- Does the policy cover traveling outside the United States? Does it cover traveling in a private or chartered airplane?

Discuss: How can health insurance contribute to a family's financial security?

Discuss: What has caused the rapid growth in health insurance coverage?

Discuss: Why can't a family save for emergencies?

Discuss: Can a family have too much insurance?

Invite an insurance salesman to discuss insurance types, costs, needs at various times during the family cycle. After this lecture, students can discuss and decide about insurance needs for a case study family.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Special needs and facilities for those with mental illness.	Have student reports on mental health facilities.	
Facilities for special health needs.	Have students do research to determine what medical assistance is provided by the County. Examples include TB testing, vaccinations for pre-schoolers and elementary-aged children, etc. Have students explore services available through public health nurses. Who is eligible? Have students explore the availability of pre-natal clinics. Have students explore the availability of facilities for those with social illnesses such as venereal diseases. Have students check on Family Planning Clinics and their services.	
Funeral costs and services.	Have students report on the following topics on funeral costs: . Cost of services and merchandise. . Interment or cremation. . Monument or marker. . Pre-burial financial plans. . Funeral advertising.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Reducing funeral expenses.	Have students report on how funeral expenses can be reduced in the following areas: . Cost of plot, perpetual care, opening and closing costs. . Purple Cross. . Laws in relation to funerals in Nevada. . Donating parts of the body. . Transporting a body across state lines or out of the country. (Check with a travel agency.)	
Medical and health misinformation, particularly related to drugs.	Have students call stores to compare prices of drugs under generic names and under brand names. Have a speaker from the Food and Drug Administration talk on drugs, testing, impure drugs and recall of drugs.	"How Unbranded Drugs Could Save Consumers $41,195,000," *U. S. Consumer Newsletter*, Nov. 13. 1968. "The Truth About Drug Costs," *U. S. Consumer Newsletter*, Sept. 18, 1968. Pamphlet: *Medicine Show*, Consumer Reports.

UNIT IX
BUYING PROTECTION
(Social Security, Life Insurance, Annunities)

OBJECTIVES:

- The student will list six provisions found under the Social Security Act.
- Given life insurance terminology and a case study of his choice, the student will choose two insurance programs for the case study and defend his choices.
- The student will list three types of protection other than insurance and Social Security.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
How Social Security works. What it does and does not provide.	Invite a social studies teacher to discuss Social Security: . How it works. . How it is financed. . How protection is earned. . How benefits are figured. . How adequate it is. Check with students to find out which ones have Social Security account numbers. Help those who do not to obtain application forms. Discuss what is meant by the term "Social Security." Who is protected by the program? How? Why? Invite someone to speak to class about amount they have paid into Social Security, number of years they have paid, benefits they will receive or have received, etc.	Troelstrup, *The Consumer in American Society*, Chapter 13. Gordon & Lee, *Economics for Consumers*, pp. 438-460. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Unit 41. Warmke, *et al.*, *Consumer Economic Problems*, Chapters 27-30.

CONCEPTS	LEARNING ACTIVITES	RESOURCES
	Assign individual study projects related to Social Security, such as: . Reasons for adopting Social Security . How Social Security works. . When and under what economic conditions did Social Security develop? . Who pays for Social Security? . Recent changes in Social Security payments.	
	Discuss resource questions which appear in texts.	
	Invite a representative of the Social Security Administration to visit the class to explain Social Security benefits, answering such questions as: . Who is eligible? . How are contributions collected? . How are claims initiated?	
	Discuss: What are some of the social and economic changes of the last century which led to the development of such programs as Social Security?	
	Write for and have students study and discuss the latest Social Security leaflets on benefits, costs and improvements.	U.S. Department of Health, Education and Welfare, Washington, D.C.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The basic types of life insurance. How much life insurance is needed.	Invite an insurance agent to discuss planning for family security through insurance; needs at various times during the family cycle, costs, etc. Have students be prepared with questions such as: . "All my savings are going into investments. Why bother with insurance?" . "I have no dependents. Why should I buy life insurance?" . "I don't believe in buying life insurance on my children." Discuss: How much does it cost to maintain minimum insurance coverage, including life, health, auto and any other types? Collect information about State laws concerning insurance regulations from the Commissioner of Insurance, Department of Commerce. Have students study and do worksheets in text.	*Report on Life Insurance*, Consumers Union, Inc., 1967. Margolius, *How to Make the Most for Your Money*, 1966. *A Date with Your Future*, Institute of Life Insurance. *Sharing the Risk*, Institute of Life Insurance. *How to Buy Life Insurance*, Consumers Union, Inc., 1969. Filmstrip: "Dollars for Security," Institute of Life Insurance. *A Date with Your Future*, Institute of Life Insurance

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students obtain rates of a typical life insurance company for renewable term insurance, ordinary life insurance, 20-pay life insurance and 20-year endowment insurance for a man at ages 25, 35 and 65, and for an annuity purchased just prior to retirement. On the basis of this information, decide which type of insurance would be best for each of the following cases: . A man, recently married, age 25, whose dependent wife will need about $200 a month for life in the event of the death of her husband during the first five years of married life. . A man, age 35, with a dependent wife and two children, ages 8 and 12.	
The kinds and costs of annuities.	Invite a speaker such as a stock broker or insurance salesman, to speak on annuities, who should buy them, kinds and costs and annuities vs. investments.	
Buying protection through employment	Have various employer-representatives explain what types of protection their companies offer, why it is offered, how it is offered.	

SAMPLE LESSON PLAN

UNIT IX -- BUYING PROTECTION
(LIFE INSURANCE, SOCIAL SECURITY, AND ANNUITIES)

By Mrs. Eddie McCay

CONCEPTS -- GENERALIZATIONS:

1) People protect their income, life, etc. by sharing certain risks through insurance.

2) There are different types of life insurance.

3) Life insurance policies have definite features which differ in various respects.

4) Life insurance can be used as not only a protection for a deceased wage-earner, but also as savings.

5) There are common aspects of insurance companies and insurance agents; comparison should be made for an intelligent choice.

6) Social Security, a government-sponsored insurance program, adds to financial security.

7) Annuities pay the policyholder for life.

8) Kinds and costs of annuities vary.

LIFE INSURANCE

OBJECTIVES:

✓ During study the student will collect information of laws concerning insurance regulations for your state.

✓ The student will discuss, with an insurance salesman, insurance types, costs, and needs at various times during the family cycle.

✓ From a community survey, or from interviewing an insurance agent, the student will be able to answer:

1) the procedure for borrowing on one's life insurance policy;
2) how much can be borrowed; and
3) the advantages and disadvantages of borrowing on a life insurance policy.

✓ The student will interview a life insurance agent in his community, and on the basis of his interview prepare a report for his class. Here are some questions you might ask him:

1) Should the mother of a family carry life insurance? How about the children?
2) What opportunities are there for the policyholder who can no longer pay his premiums?
3) Are life insurance policy benefits paid in one lump sum, or are there other methods of payment? Which method is best for a growing family?
4) What is there about his business that gives the insurance agent the greatest satisfaction?

✓ The student will list reasons why it is very important to buy life insurance from a good agent and a good company.

✓ The student will investigate the possibilities of buying life insurance from:

1) mutual life insurance company; and
2) stock company.

✓ The student will list the hazards to which he is subjected each day.

✓ The student will visit a local savings bank and ask if they sell life insurance. Ask for a brochure describing the insurance offered. Summarize the information obtained and bring this information to the attention of your consumer education class.

✓ After viewing a film or filmstrip on the life insurance industry, the student will be able to write a paragraph on "What factors lead to the development of the industry?"

✓ The student will obtain a copy of a life insurance policy from an insurance agent. He will study it carefully as to the nonforfeiture value, the cash-surrender value, restrictions on flying, and any other special provisions which are new to him. He will make a list of the facts that he learned from the examination of this policy and write a report.

✓ The student will consult a local insurance agent and ask for information about "Decreasing Life" policies. He will be able to prepare a report answering the following questions:

1) For whom is this type of policy designed?
2) How do the rates compare with
   a) straight life policies?
   b) term insurance policies?
3) At what age does the coverage start to decrease?
4) At what age does the coverage stop decreasing? What is the face value of the policy at that time?

✓ The student will be able to solve the following:

If you start buying life insurance at age 30 and there is inflation (a general increase in prices and the cost of living), what happens to the value of the money that is paid to you in your old age or to a beneficiary on your death? In other words, explain the effects of inflation on insurance.

✓ The student will answer the following:

Bill Brown, age 45, knows that in the position in which he works he must retire at age 65. He would like to buy a straight life insurance policy, but he wants all premium payments to cease by the time he retires. What choice does he have?

✓ The student will be able to solve the following:

Explain why one should avoid borrowing money to pay the first premium on a life insurance policy.

✓ The student will answer the following:

1) Why is it undesirable for a person to carry too much insurance?
2) What is <u>too much</u> insurance?

✓ The student will answer the following: How may an individual's life insurance program affect his estate?

✓ The student will be able to figure the following problem:

A widowed mother with limited funds is financing most of the college education for her son, although he is paying part of the cost from his own part-time work earnings. Should she buy a life insurance policy on his life? If so, what kind of policy should she buy? Should he buy a policy? Why?

✓ The student will write a short summary on the relationship of a person's life insurance program and the benefits he may be entitled to under Social Security.

✓ The student will report on the facts surrounding the following statement: "Why do many life insurance agents recommend ordinary life insurance rather than term life insurance?"

✓ As a result of the course the student will be able to discuss the ways in which the insurance industry affects the national economy.

✓ The student will show the modifications necessary for the following insurance program for this family:

The father is an engineer, 37 years old; his wife is 35. They have two children, Jack, age eight and Peggy, age four. Their annual income is $10,000, but this may increase to a maximum of about $20,000. They own their home, but there is a $2,500 unpaid mortgage. The father's employer does not offer group life insurance and does not have a private pension plan. The father is fully covered by Social Security.

This family owns, at present, $28,000 in life insurance. All the policies are on the life of the father, the only breadwinner in the family. His insurance program is as follows:

DATE PURCHASED	AGE	AMOUNT AND KIND	ANNUAL PREMIUM
1951	21	$ 5,000 whole life	$ 72.00
1955	25	10,000 whole life	158.00
1959	29	7,500 family income	202.00
1963	33	1,000 whole life	21.00
1963	33	4,500 20-year term	46.00

SOCIAL SECURITY

OBJECTIVES:

✓ The student will discuss, with a representative of the Social Security Administration, Social Security benefits. He will be able to answer questions such as: Who is eligible for Social Security?; How are contributions collected?; and How are claims initiated?

✓ The student will show an understanding of Social Security by answering the following:

1) How many members of your family are covered by Social Security?
2) In reviewing your family's program for financial security, do you see any omissions for which provision might be made?

✓ The student will visit the Social Security office near him to find out how Medicare works, considering the following:

Medicare was organized in 1966 when the Social Security program was expanded to provide health benefits for older people. What are its advantages?

✓ The student will answer the following:

1) Explain some of the reasons why you think that changes which have taken place in the last hundred years have caused Social Security laws to become necessary.
2) How do the provisions for old-age benefits under Social Security eliminate certain economic risks?
3) Why should railroad and governmental employees not be allowed to participate in Social Security benefits?
4) Why are the unemployment insurance programs of the various states different?
5) Why do you think that widows under 60 years of age are not entitled to benefits under Social Security if they have no children under 18?
6) Why must one provide proof of age in order to receive old-age benefits?

✓ During research in the library, the student will be able to carry out one of the following study projects:

1) "Reasons for Adoption of Social Security"
2) "How Social Security Works"
3) "Who pays for Social Security?"
4) "When and Under What Economic Conditions did Social Security Develop?"
5) "Recent Changes in Social Security Payments", etc.

✓ The student will visit a local Social Security office and obtain a Social Security card. He will then report to the class on the procedures for obtaining a card.

✓ The student will decide why many people feel that they do not have enough wealth to require the writing of a will.

✓ The student will be able to discuss:

1) What is meant by the term, Social Security?
2) Which, why, and how are individuals protected by the Social Security program?

✓ The student will ask another person to answer the question, "What do you think of our Social Security system?", and write a brief summary of that person's opinion.

✓ The student will compute on paper:

1) How much Social Security tax will he pay from age 25 to 65?
2) How much retirement income will he receive if he lives to be 80 years old?

✓ The student will explain whether or not Social Security benefits should be increased as the cost of living increases.

✓ As an evaluation or summary, the student will write one page on the following: "What are Some of the Social and Economic Changes of the Last Century that Led to the Development of Social Security programs?"

ANNUITIES

OBJECTIVES:

✓ The student will gain a knowledge of annuities by answering the following:

1) What is an annuity?

2) What are the legal obstacles to buying variable annuities?
3) What makes annuities work?
4) What influence does the stock market have on annuities?

✓ The student will be able to describe the conditions under which it might be wise to purchase an annuity as part of a retirement plan. What kind of annuity?

RESOURCES

BOOKS:

Editors of *Consumer Reports*, *The Consumers Union Report on Life Insurance*.

Feldman, *The Family in a Money World*, pages 132-139, 164.

Gordon, *Economics for Consumers*, Chapters 20-21, pages 429-488.

Levy, *The Consumer in the Marketplace*, Chapters 37-39, pages 333-350; Chapter 41, pages 357-367.

Margolius, *How to Make the Most of Your Money*, Chapter 9, pages 73-79.

Thal, *Your Family and Its Money*, Chapter 10, pages 185-207.

Troelstrup, *The Consumer in American Society: Personal and Family Finance*, Chapter 13, pages 396-437.

PAMPHLETS:

You and Your Family's Life Insurance, Institute of Life Insurance, 277 Park Avenue, New York 10017.

Decade of Decision, Institute of Life Insurance, 277 Park Avenue, New York 10017.

Chances Are...., Insurance Information Institute, 110 William Street, New York 10038.

A Family Insurance Plan, Agricultural Extension Service, Max C. Fleischmann College of Agriculture, University of Nevada, Reno 89507.

Wills and Inheritance Series, Cooperative Extension Service, Max C. Fleischmann College of Agriculture, University of Nevada, Reno 89507.

A Date with Your Future, Institute of Life Insurance, 277 Park Avenue, New York 10017.

Insuring Your Life, Income, and Property, Follett Educational Corp., Department DM, Box 5705, Chicago, Illinois 60680.

MAGAZINES:

Consumer Bulletin

Changing Times

Consumer Reports

UNIT X
SAVINGS AND INVESTMENTS

OBJECTIVES:

- After evaluation, the student will choose the best means of investment of a $5,000 inheritance for a given case study.
- The student will list and define three different types of savings institutions.
- After hearing a speaker explain estate planning, the student will list six advantages of estate planning.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The principles and procedures of investing: . Securities. . Stocks. . Bonds. . Real estate.	Define these terms, relevant to investment: . Emergency fund. . Compound interest. . Passbook. . Credit union. . Series E bonds. . Securities. . Stocks and bonds. . Mutual funds. Invite an investment broker to speak on savings and investments. (Indicate to him the level of the class so that he may keep his topic basic if necessary.) Discuss questions in text.	Troelstrup, *The Consumer in American Society*, Chapter 14. Gordon & Lee, *Economics for Consumers*, Chapter 22. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Unit 7. Warmke, *et al.*, *Consumer Economic Problems*, Chapter 21. Thal & Holcombe, *Your Family and Its Money*, Chapter 11. Gordon & Lee, *Economics for Consumers*, p. 515.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have special student reports on the following problem: You have $5,000 in cash to invest. Compare the advantages and disadvantages of investing this money in: . A local savings and loan association. . United States Savings Bonds, Series E. . A good industrial bond. . A common stock in a well-known and successful corporation. . High-grade preferred stocks. . A mortgage on a new home in an urban community. . A savings account in a local bank. Discuss the amount one can expect from various investments. Discuss the amount of material resource accumulation as it relates to the amount of individual human resource. Invite a real estate broker to class to discuss types of housing as an investment. Discuss: How can money be invested? How does a family's investment influence its resources?	Engel, *How to Buy Stocks.* Pamphlet: Levy, *What Every Woman Should Know about Investing Her Money*, HFC, 1968. *Consumer Education: Bibliography.*

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Invite for a panel an investment broker, a banker, an insurance agent, a mutual funds agent, a co-op manager, a corporation executive or other individual with knowledge of financial investments, to discuss some of the ways that families in the community invest their money and receive returns on their investments. Follow presentation with question-answer period. Have students contact a local real estate broker to determine approximate percent of rental homes and/or apartments in the community. Discuss how rent paid by one family supplements the income of another family. Discuss: "Family investments are influenced by . . ." Discuss: What are the usual means of saving money in our economy? What are the advantages of having a supply of money available? Discuss: What are mutual funds? Why do some people prefer to invest in mutual funds?	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Invite an investment broker to discuss how money invested in corporate stock or mutual funds benefits the economy. Examine available data to determine what amount of money is invested in savings, bonds and corporate stocks each year in the United States. What amount of interest is paid on this amount of money annually? Discuss: Does the economy rely upon the large sums of money invested by individuals and families? Make a list of various types of investment opportunities in the community and outside the community. Invite a real estate broker to discuss the potential of real estate as a source of investment. Discuss trends in land or property values, apartment development, etc. Discuss: What are some sources of professional help for the inexperienced investor? If one suspects dishonest or questionable deals, to whom can he turn for an investigation?	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	As a class project, have students select a stock from the New York Stock Exchange and invest a hypothetical amount of money in it. Keep daily records on the stock by making a line graph showing the daily closing price for three weeks. Students can check the financial page of the newspaper or current magazines to find all the information on their stock which they can.	
Different types of savings institutions.	Have a bank representative discuss the purposes and services of banks. Follow the talk with a debate on the question "Soon there will be no need to carry cash." Invite a banker to discuss banking procedures: checking accounts, savings accounts, Christmas savings, credit cards, loans and installment credit. Ask him to discuss the differences between a bank and a savings and loan association. Discuss: What kinds of banks are available to consumers? What are the functions of the different kinds of banks?	"Where Should You Keep Your Rainy Day Money?" *Changing Times*, Sept., 1969. Pamphlet: *Your Savings and Investment Dollar*, HFC.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Have students play a Savings Game: This game is conducted in six three-minute rounds. At the beginning of three of the rounds, the teacher shows objects that seem to be worth saving, such as a dollar bill, an old book, a healthy potted plant, a wearable piece of clothing or an unused envelope. At the beginning of each of the other three rounds, she shows objects that do not seem to be worth saving, such as a bottle cap, a tin can, or a canceled stamp. During each round, Team A is to write as many reasons as it can for saving the item and Team B is to write as many reasons as it can for discarding the item. The team with the largest number of sound reasons in its behalf wins the round. When the game is over, have a discussion of decision-making, relating this to values, goals and any other influencing factors.

Have students tell of personal satisfaction gained by postponing purchases.

Check the amount of interest paid on savings at several banks in the community. Are amounts the same? Does competition affect the amount of interest paid on savings?

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Discuss: In addition to savings deposited for interest, what other type of savings plans are available at most banks?

Discuss: Why do families save? Why are some families able to save while others are not?

Discuss: Can and should every family save a portion of its income? Is it reasonable to expect a very low income family to set aside a portion of its income for savings?

Discuss: Which factor may be expected to have the most influence on savings?
- Personal characteristics.
- Amount of income.

Survey students with the hypothetical question, "If you are earning an income of $400 per month, how much would you save? If you were earning an income of $600 per month, how much would you save?"

Discuss: What distinguishes savings from investments?

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Estate planning: . Wills. . Trusts. . Taxes.	Invite the trust officer of a bank to discuss the need for estate planning, wills, trusts and taxes. Review terminology.	"Estate Planning: Why You Need It," *Changing Times*, Jan., 1968. "How to Avoid Probate," *Consumer Reports*, July, 1967.

UNIT XI
CONSUMER PROTECTION

OBJECTIVES:

- The student will list four private and four public consumer protection agencies and tell their function.
- The student will list ten ways a consumer protects his own consumer rights through his own initiative, actions or precautions.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Protection available to consumers through private, federal, state and local agencies	Teacher lecture outlining and explaining the various aids and agencies available to the consumer for protection against fraud and unlawful practices: . Seller's effort: -Underwriter's Laboratory -National Electrical Manufacturer's Association -United States of America Institute . Consumer financed testing agencies: -Consumers Union -Consumers Research . National voluntary consumer organizations: -National Consumer League -Center for Consumer Affairs -Consumer Research Foundation . Approval or testing centers of national organizations:	Troelstrup, *The Consumer in American Society*, Chapters 17, 18, & 19. Gordon & Lee, *Economics for Consumers*, Chapter 24 to 27. Bishop & Hubbard, *Let the Seller Beware.* "The View from Washington," *Journal of Consumer Affairs*, Summer, 1967. "Cabinet Rank for Us Shoppers?" *Changing Times*, Jan., 1969. *Consumer Education Bibliography*, pp. 28-37.

CONCEPT	LEARNING ACTIVITIES	RESOURCES
	-"Seals of Approval" -Better Business Bureau -American Home Economics Association -American Medical Association -American Dental Association . Consumer services of individual stores . Federal government: -What is the current administration doing? -Federal aids such as the Federal Communications Commission, Federal Trade Commission, Food, Drug and Cosmetics Administration . State and local levels: -Consumer representatives in state government -Fraud bureaus -Voluntary consumer organizations -City and county levels Test the buying habits of students. Select such merchandise as food brands, electrical appliances and antiseptics. List the brands in the order of frequency of purchase. How do these purchases compare with the information given by private consumer agencies?	Thal & Holcombe, *Your Family and Its Money*, Chapter 12. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Chapter 12. Warmke, *et al.*, *Consumer Economics Problems*, Chapter 21. Fitzsimmons, *Consumer Buying*, pp. 172-193. Feldman, *The Family in a Money World*, pp. 157-159. *The Truth-in-Lending Law.* *Guide to Federal Consumer*, Office of Consumer Affairs.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Have students analyze recent copies of *Consumer Bulletin* and *Consumer Report*. What special contribution do these publications make to the consumer? Have students prepare a one-page paper on the nature and content of these publications and their value to consumers. What type of people are their subscribers?

Have student reports on the reliability of approval given by various approving companies or organizations.

Assign students to prepare a complete list of the products that are advertised in a current issue of a popular magazine. Opposite the name of each product have students indicate whether there is any seal, label, certified test or testimonial used to indicate the standard or quality of the product, and any specific proof that is given.

Have reports from students who have investigated local and State legislation which was passed under the banner of consumer protection but was actually not in the consumer's best interest.

CONCEPTS	LEARNING ACITVITIES	RESOURCES
	Have student book reports.	Carson, *Silent Spring.*
	Discuss the Congressional report on the government's consumer information responsibilities as reported in a Government Operations' Subcommittee, June and July, 1967.	Write to our Congressman, Senators or Office of Consumer Affairs for a copy of *Consumer Information Responsibilities of the Federal Government.*
	Study and report on Congressional hearings on consumer affairs.	
	Assign students to report on consumer services performed by various departments and agencies.	*United State Government Organization Manual.*
	Have student reports on labeling.	*Label on Foods, Drugs, Devices, Cosmetics, and Household Chemicals.*
	Have students write a paper on consumer protection legislation and enforcement in Nevada after hearing a lawyer, Deputy Attorney General or representative from Department of Commerce speak on consumer protection and legislation in Nevada.	
	Lecture on informative labeling, standards of identity, grade labeling, comparative testing, etc.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Arrange a panel on grade labeling, inviting a housewife who is known for her interest in consumer welfare, a national chain food store manager, a cooperative food store manager and the owner of a privately owned food store. After the panel discussion, compare the conclusions with those offered by other sources.	Coles, *Standards and Labels for Consumer Goods*, pp. 323-384.
	Invite the Distict Attorney to speak on consumer protection services in Nevada, what areas these protection services cover and to what extent.	
	Have students find out some specific standards and grade labeling regulations in the State of Nevada.	
The consumer's responsibility in upholding protections given by the various private, federal, State and local agencies.	Have students interview three mothers of young children and find out what they think are problems in buying "standarized" clothing for their children.	
	Have each student find a case in a newspaper or newsmagazine or a case in the community of an injustice done to a consumer. Then they are to write a summary paper telling how the situation could be solved, going through the appropriate consumer agency, where possible.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students think of all the ways in which people might develop pride in being intelligent and skilled consumers. Does this pride tend to decrease as the family income increases? If a manufacturer takes pride in his product and an athlete in his performance, why shouldn't an individual take pride in being a good consumer?	
	Ask students to choose a partner from the class. One student will be a consumer, the other a complaint manager. The two will plan some type of dialog between themselves in which they will come to some agreement about a malfunctioning recent purchase. Roles can be switched so all students have the chance to be the complaint manager and the disgruntled customer. Students should put to use what they have learned about consumer protection.	
Consumer law.	Review various laws passed which protect the consumer, as well as related enforcement controls. These can be either State or federal laws.	

UNIT XII
A HOME FOR YOUR FAMILY

OBJECTIVES:

- Given a case study, the student will decide whether the family should buy or rent a house, and defend his choice in 50 words or less.
- For each stage of a family's life cycle, the student will list three needs in housing.
- The student will define terms associated with purchasing a house such as: amortize, lien, escrow, tenancy, discount points, disclosure exemption and settlement costs.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
The basic concepts of housing and different types of housing available: . Cooperative housing. . Condominium housing. . Mobile homes. . Home ownership vs. renting. . How much housing can one afford? . Retirement communities. . Public housing. . Federally subsidized housing. . Duplexes. . Prefabricated or modular homes. . Apartments.	Define terms with which students should become familiar: . Amortize. . Escrow. . Lien. . Tenancy. Elicit student reactions to the following statements: . "You have to build at least two houses before you get what you want." . "Never build a house before employing an architect." . "All contractors must be watched carefully." Discuss: What does "substandard housing" mean? Invite a public health official to participate in the discussion.	Craig, *Homes with Character*, Chapters 1 & 2. Levy, Feldman & Sasserath, *The Consumer in the Marketplace*, Chapter 7. Warmke, *et al.*, *Consumer Economic Problems*, Chapters 31 & 32. Thal & Holcombe, *Your Family and Its Money*, Chapter 8. Troelstrup, *The Consumer in American Society*, Chapter 10. Gordon & Lee, *Economics for Consumers*, Chapter 19.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
. Second homes. . Substandard housing.	Visit a mobile home dealership. Examine several mobile homes in different price ranges. Ask the dealer to discuss financing plans and provide information on why the mobile home industry is expanding so rapidly. Assign student committee reports on the following topic: Investigate houses, apartments and mobile homes available to young people in Nevada. Compare, using the following items: . Cost. . Neighborhood implications (environment). . Proximity to work, school, services, recreation, transportation. Block off areas of city by rent area, price ranges, etc. (Maps can be purchased from local planning agency.) Have students arrange an interview with a city or county commissioner or building inspector to determine what statutes affect family housing. What laws pertain to fire and safety? What regulations apply to building standards? What rules apply to residential and business zoning? What laws apply to equal opportunity housing?	"Cooperatives and Condominiums," *Changing Times*, Jan., 1969. "Housing for Low Income Families," HUD 235I

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Discuss: What is public housing? Who is eligible for public housing? Who pays for public housing?	
The psychological aspects of housing: . Family needs. . Family life cycle and housing.	Divide class into discussion groups. Appoint a reporter for each group who will report to class. Topic: "Housing needs and stage in family life cycle" for the following: . Single girl living in studio room. . Single working girl sharing apartment with others. . Young married couple, both working, living in an apartment. . Young married couple, husband in school, wife working, living in a mobile home. . Young people, three children, buying home. . Aging couple, retired, living in a condominium. Have students keep track of the "House of the Week" section in newspaper. How do these floor plans compare with their personal ideas of an "ideal" home? Have students write a paper on the psychology of ownership.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Have students prepare a checklist for a young married couple to aid them in selecting a house to rent and a house to buy. Are the things to check different if they plan to buy rather than rent a house? Are the problems different when selecting a rural home as opposed to a suburban residence?

Debate: It is cheaper to own than to rent.

Have the class draft a blueprint of the ideal house in which they would like to live. The assignment should be related to the economic area in which the house is located. Class should be sure the size and cost of the home are realistic.

Have students read the "want ad" section of the newspapers. Which houses would they want to inquire about? Students should formulate a criteria to use in determining what house to buy or rent.

Take slides of selected homes in the community, including all types of housing. Show these to the class. Have the students write a paper on which type of house they would want to inquire about and why. After this, let the class as a group formulate a list of criteria to use in determining what house to buy or rent.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Take class to visit many different types of houses in the area and discuss the advantages and disadvantages of each, maintenance costs, use of credit for building, purchase or repair. Invite resource people such as bankers, insurance agents or builders to answer questions. Invite for a panel a group of apartment dwellers and real estate agents to assist the class in making a check list which would be helpful in selecting a first apartment.	
The financial responsibility of purchasing a home: . Mortgaging a home. . Down payment. . Disclosure exemptions. . Amortized mortgage. . Discount points. . Settlement costs. . Resale value. . Record keeping.	Invite a real estate broker as speaker to discuss buying land, home ownership and selling a home. Consider age at the time of purchase, wife's income, etc. Invite a banker or a member of a savings and loan association or title insurance company to discuss financing a home. Discuss renting vs. buying a home at the various income levels and the life cycle factor of the couple.	"How much Can You Afford to Pay for a House?" *Changing Times*, June, 1968. "Moving Problems," *U. S. Consumer Newsletter*, June 12, 1968. Transparencies: "Shopping for Money." Pamphlet: "Your Shelter Dollar," HFC. Pamphlet: "Your Housing Dollar," HFC.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Invite a parent, county or township official, nurseryman or custodian to discuss problems and costs of maintenance of a home or building.

Develop a set of guidelines to follow when looking for a home to buy.

Develop a list of additional costs NOT included in the purchase price of housing. Invite a real estate agent or salesman or title company official to discuss these costs.

Pose this question to the students: A family buys a house costing $20,000. A downpayment of $4,000 is made. An 8¼ % mortgage is made on the balance of $16,000 over a 15 year period. What monthly payments will have to be made to retire the loan? What will the actual total cost of the house at the end of the 15-year period be? Will income deductions of the interest reduce the total cost of this house?

Have students investigate the various sources of loans on real estate. For each type have students find out:

- The percentage of the appraised value of the property that can be borrowed.
- The rate of interest.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

. The length of time for which a loan may be extended.
. The method of repayment.
. The date on which interest is computed.
. Any additional charges in obtaining a loan.

Discuss additional housing costs such as:
. Plumbing repair.
. Electrical repairs.
. Garden maintenance.
. Building permits for additions, fences, etc.

Discuss location and value:
. Devaluation of neighborhood.
. Commuting expense.
. Zoning and building codes.
. Accessibility of community services.

Have students get information on costs of self-haul and moving companies. Discuss advantages and disadvantages of each.

Have class visit a home where remodeling is to be done and, if possible, visit the same home after remodeling is completed. Discuss problems of remodeling with owner, mentioning cost if possible.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Have students calculate costs of home ownership for a year vs. owning or renting other types of housing. Include such items as taxes, upkeep and insurance.

Discuss and stress the need to review home insurance periodically to be sure of sufficient coverage. Consider the age of the children as an important factor.

Invite an attorney to speak to the class on the legal aspects of home ownership, including the following questions:

- Are most homes owned jointly by husband and wife?
- What happens when the breadwinner expires before the mortgage is paid off?
- What are the legal responsibilities of the home owner when some person outside the family is injured in his home or on his property?

SAMPLE LESSON PLAN

UNIT XII — A HOME FOR YOUR FAMILY

by Mrs. Susan Tucker

I FIRST DAY

A. OBJECTIVES

1. To understand the housing situation that exists in the United States today.

B. CONCEPTS AND GENERALIZATIONS

1. Most modern housing is designed for a specific economic group or a particular segment of society.

2. Innovations in housing concepts and construction will be forthcoming.

C. SOURCES OF INFORMATION

1. Morton, Geuther, and Guthrie, *The Home, Its Furnishings and Equipment*, Chapters 1 and 2.

2. "Planned Community", *Life*, January 1971.

3. "Moving Problems...", *U. S. Consumer*, June 12, 1968.

D. LEARNING AND EVALUATIVE EXPERIENCES

1. Assignment (made previously): Read and complete study guide from *The Home, Its Furnishings and Equipment*.

2. Class discussion: Discuss study guide shown above.

3. Magazine: Present and discuss "Planned Community" from *Life*. Encourage students to bring pertinent articles to share with the class.

4. *Consumer Newsletter*: Read appropriate quotations from "Moving Problems...".

5. Student reports: Students skim *The Home, Its Furnishings and Equipment*, Chapter 2, in order to select one of six report topics. (1) Discuss mobility trends and population patterns developing within the United States. (2) Inventory personal belongings. Group them into categories, such as, those to take with you to your first home away from your parents. (3) Demonstrate the correct methods for packing such commonly moved articles, such as, books, clothing, records, sporting equipment, bedding, and framed pictures. (4) Write and present a 3-5 minute drama based on getting ready to move. (5) Interview a representative for a nationwide mover and report to class about the services and rates of a professional mover. (6) Interview a representative of a trailer or truck rental center and report to class the equipment available, the services offered, and the cost of do-it-yourself moving.

E. SUMMARIZING QUESTIONS

1. In planning for the housing needs of our population, what factors are considered?

2. Will housing in the future be the same as it is today?

II SECOND DAY

A. OBJECTIVES

1. To understand psychological aspects of housing.

   a. Family needs in a mobile society.
   b. Family life cycle and housing.

B. CONCEPTS AND GENERALIZATIONS

1. The United States is an extremely mobile society. We need factual information on moving for the "how-to-move" decision.

2. The right housing for any family fulfills family needs as illustrated by the family life cycle.

C. SOURCES OF INFORMATION

1. *The Home, Its Furnishings and Equipment*, Chapters 2 and 3.

D. LEARNING AND EVALUATIVE EXPERIENCES

1. Students report on assigned subjects.

2. Diagram family life cycle on blackboard.

3. Group work: Discuss housing needs and stages in family life cycle for (1) single girl living in studio room; (2) young couple, both working, living in an apartment; (3) single working girls living in an apartment; (4) young couple, husband in school and wife working, living in a mobile home; (5) young couple, three children, own home; and (6) aging couple, retired, living in a condominium.

4. Assignment: Read and complete study guide for *The Home, Its Furnishings and Equipment*, Chapter 3, "Choosing a Place to Live."

E. SUMMARIZING QUESTIONS

1. What are some problems of a mobile society?

2. How can you determine a family's housing needs?

III THIRD DAY

A. OBJECTIVES

1. To understand basic concepts of housing and different types of housing available.

   a. Apartment housing.
   b. Cooperative housing.
   c. Condominium housing.
   d. Mobile homes.

2. To understand how much housing one can afford.

B. CONCEPTS AND GENERALIZATIONS

1. There are many types of housing available. No one type is right for everyone.

2. Cost is always a crucial factor in a housing decision.

C. SOURCES OF INFORMATION

1. *The Home, Its Furnishings and Equipment*, Chapter 3. (see first page)

2. Levy, Feldman, Sasserath, *The Consumer in the Marketplace*, Chapter 7, Unit 25.

D. LEARNING AND EVALUATIVE EXPERIENCES

1. Class discussion: Study Guide from assignment.

2. Have first quiz.

3. Worksheet using want ads from newspapers to compare costs of housing.

4. *The Consumer in the Marketplace*, Consumer Problem #1, page 224; Consumer Problems #1 and #2, page 232.

E. SUMMARIZING QUESTIONS

1. What types of housing are available? How do you know what type of housing is right for each person?

2. How important is price in housing?

IV FOURTH DAY

A. OBJECTIVES

1. To understand home ownership versus renting.

B. CONCEPTS AND GENERALIZATIONS

1. Whether to buy or rent is an individual decision.

2. Before any housing decision is made, the physical aspects of the home should be inspected.

C. SOURCE OF INFORMATION

1. *The Home, Its Furnishings and Equipment*, Chapter 3.

2. *The Consumer in the Marketplace*, Chapter 7, Units 25 and 26.

D. LEARNING AND EVALUATIVE EXPERIENCES

1. Report: Ask students to summarize results of their housing costs survey.

2. Lecture: "Renting versus Buying."

3. In-class Assignment: Write a paragraph on the psychology of ownership.

4. Assignment: Work sheet evaluating the physical facilities of a home.

E. SUMMARIZING QUESTIONS

1. Ask more than one student, "How would you decide whether to rent or buy?"

2. "You are taking a walk through a prospective home; what do you consider?"

V FIFTH DAY

A. OBJECTIVES

1. To understand the legal aspects of housing.

a. Zoning
b. Leases
c. Mortgages

B. CONCEPTS AND GENERALIZATIONS

1. The amount spent for housing represents a sizeable portion of one's income.

2. Understanding the legal aspects of housing protects your consumer rights.

C. SOURCE OF INFORMATION

1. *The Home, Its Furnishings and Equipment*, Chapter 4.

2. *The Consumer in the Marketplace*, Chapter 7, Units 26 and 27.

3. Wilson-Ezster, *Consumer Economics Problems Workbook*, pages 153 and 154.

D. LEARNING AND EVALUATIVE EXPERIENCES

1. Lecture: Define zoning, and list types of restrictions.

2. Show zoning map: Have students locate various types of areas within the city.

3. Copy of a lease with questions: Read through lease together. Answer questions in class.

4. Lecture: Outline procedures and types of mortgages.

5. Problem: A family buys a house that costs $20,000. A down payment of $4,000 is made. An 8-1/2% mortgage loan is assumed for the balance of $16,000 for a 15-year period. What will be the monthly payments? What will be the actual cost of the house at the end of the 15-year period? Will income deductions of the interest reduce the total cost of the house?

6. Have second quiz.

E. SUMMARIZING QUESTIONS

1. Why is it important to understand a lease agreement?

2. How major a financial commitment is a mortgage?

3. Why should the consumer be aware of zoning?

UNIT XIII
FURNISHINGS FOR THE HOME

OBJECTIVES:

- The student will list ten factors important in the proper use and care of furnishings and equipment, and be able to discuss each in terms of safety, usability, efficiency and comfort.
- The student will analyze and list what information is and is not given on three warranties selected by the teacher.
- Given a family case study, the student will write a 50-word paper on what furniture items this family should invest in and why.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Selection of equipment and furnishings: . Warranties and guarantees. . Values and habits. . Mobility of families. . Planned obsolence-life expectancy. . New vs. used. . Repairing vs. replacing.	Allow each student $750 to furnish an apartment for newlyweds. Appliances are in the apartment but there is no furniture for the living room, dining area and bedroom. Have students role play a family selection of the following: washing machine, convertible sofa, recliner chair. Discuss the adaptability of home furnishings and equipment to more than one use. Have students select several items out of a mail order catalog and find similar items in a local store. Students should compare the two as thoroughly as possible.	Craig, *Homes with Character*, Chapter 24. Morton, *et al.*, *The Home, Its Furnishings and Equipment*, Chapter 13, pp. 18-22.

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CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Discuss: Your house has burned to the ground and the insurance payment will buy all the new furniture and equipment for your new house. However the money does not cover other necessities such as linens, kitchen utensils, etc. Make a list of what else needs to be purchased for a family of two, three and four. Invite a buyer or interior decorator from a local store to discuss custom-made and semi-custom-made furniture. Discuss: Your home is completly furnished but you would like to replace most of the furniture with better quality items. You have the money to buy one good piece of furniture. What would you purchase and why? Discuss the effect of family mobility on furniture and equipment. Should a family that moves every two or three years invest in expensive items? Does frequent moving decrease the life of furniture and equipment? Is the cost of moving bulky items worth it or should some items be replaced whenever the family moves? Discuss what used items can be safely purchased for the home.	

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CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Locate sources of used furniture. Discuss the usability of used furniture and the refinishing of it. Have an extension home economist demonstrate refinishing furniture, reupholstering, etc.	
Desired features of furnishings and equipment: . Time-saving devices. . Additional equipment or parts. . Aesthetics. . Usability, efficiency and comfort.	Invite a representative of a national applicance company to discuss innovations and advancements in equipment. Have students collect articles on recent developments in furnishings and equipment. Discuss implications for the homemaker. Invite a panel composed of a newly-wed, a mother of a pre-schooler and a mother of a teenager. Have them discuss the features they look for in furnishings and equipment. Cooperate with a local store owner. Set up a display in his store using quality furnishings discussed in class. Compare price, wood, fabric, workmanship and style.	Craig, *Homes with Character*, Chapter 11-20. Morton, *et al.*, *The Home, Its Furnishings and Equipment*, Chapters 10 & 11.

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CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Proper use and care of furnishings and equipment: . Manufacturer's directions and tags. . Guarantees and warranties. . Self-repair vs. service repair. . Service contracts.	Discuss safety factors related to proper use and care of equipment and furnishings. Have students collect and discuss newspaper items which report home accidents caused by improper use of equipment or furnishings. Discuss preventative measures which could have prevented the accidents. Invite a panel of homemakers to discuss selected items in terms of operational costs, ease of use, special features and general satisfaction. Invite a repair man to discuss what homemakers can do to lengthen the life of furnishings and equipment in the home. Assign students to investigate and report on one furnishing or equipment item, looking at initial cost, expected life, time and cost of proper care, etc. Invite a carpenter to discuss repair and refinishing of household items.	Craig, *Homes with Character*, Chapters 25-27.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Financing of furnishings and equipment: . Sales. . Financing plans. . Repossessions. . Insurance. . Additional costs of buying furnishings and equipment.	Collect and study samples of warranties, seals of approval and guarantees. Invite a lawyer to discuss consumer's and seller's rights and responsibilities pertaining to purchase and maintenance of furnishings and equipment. Have students be alert for local furniture sales and then comparative shop in terms of value and price of sale items. Invite an insurance salesman to discuss how to determine the amount of household and personal insurance necessary for the average household. Have students investigate and discuss the types of payments for furnishings and equipment available in the community, such as cash, 90-day cash, credit, installment, etc. Invite the credit manager of a local furniture store or furniture department to discuss payment defaults and repossessions. Have students investigate and report on personal property tax.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students investigate and discuss the advantages and disadvantages of the types of stores at which furniture or equipment can be purchased such as discount, retail, specialty, department, mail order, etc. Discuss the advantages and disadvantages of buying piece by piece for cash or buying furnishing units on credit. Have students investigate and report on installation and delivery cost of selected items. Are there any other hidden costs involved in purchasing these items?	

UNIT XIV
RECREATION - LEISURE

OBJECTIVES:

. The student will write a short essay on the topic "Recreation Means to Re-Create."

. The student will evaluate and estimate the costs of taking up a sport or hobby of his choice, considering equipment, transportation, fees, clothing, lessons, etc.

. The student will list six reasons for the need to develop a hobby early in life with consideration given to the importance of such an interest when one retires.

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
Leisure time activities: . Sports. . Hobbies and collections. . Home facilities for leisure. . Group memberships. . Community facilities. . No-cost recreation.	Have student committees investigate and report on the cost of equipment, transportation, fees, clothing, lessons, etc., for various sports such as horseback riding, golf, skiing, boating, fishing, bowling, etc. Have student committees investigate and report on the cost of starting various hobbies or collections. Have students write a brief paper concerning, and be prepared to discuss, their leisure time activity and what it means to them. Ask each student to bring in a hobby and discuss cost, interest and value of the hobby.	Local recreation department.

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CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students write a short report on a memorable day of leisure time, evaluating its importance. Have students compile a list of items they consider important to have in the home for home leisure activities. Discuss the advantages of membership in an organization in terms of leisure activities as opposed to engaging in individual activities. Have students compile a list of ways to save money when engaged in leisure time activities, including dates. Assign student reports on various community recreational facilities such as libraries, parks and recreation centers. Invite the Director of Parks and Recreation to discuss community facilities and community responsibility in the upkeep of these facilities. Take a class field trip to a local recreational site and look for signs of user abuse of the facility. Discuss suggestions for avoiding abuses such as littering, carving into trees and picnic tables, breaking of plants, etc.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES

Have the class consider and discuss as many no-cost leisure activities as they can think of. How do these compare with the more expensive forms of recreation?

Ask each student if he is planning to buy an item or service for leisure time use in the near future. Consider the following:

- Can the activity be purchased?
- What will be its approximate cost?
- Will he need additional supplies and/or services?
- Where can he obtain helpful information before he buys the item or service?

Invite a representative from the Department of Natural Resources, city parks department or a privately owned campsite to explain how local recreational facilities affect the economy of the community.

Discuss: When selecting entertainment equipment, should the availability of repairs and/or replacement parts be an item for consideration?

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CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students survey local recreational areas and make a series of school displays on the theme "Know Your County Recreation."	
Vacations: . Equipment. . Expenses. . A "second" home.	Plan a trip to _____ (select a location) for the summer. Have students work in committees to discover the costs of various means of travel such as air, train, car, trailer, etc. Have students investigate and list the various costs involved in camping as a vacation activity. What costs are involved for the family vacationing in a trailer? Have students investigate and report on traveling across the country by trailer. Investigate the various types of luggage needed for different ways of traveling. Invite a local travel agent to discuss the availability of tours and their cost, considering the student traveler in particular. Discuss what makes certain vacation resorts more expensive than others.	

CONCEPTS	LEARNING ACTIVITIES	RESOURCES
	Have students interview persons who have traveled extensively to determine what factors influence their choice to spend money on travel rather than on other things. Invite a panel of community members who own cabins or other types of "second" homes. Have them discuss the advantages and disadvantages of a ready-made vacation site.	
Retirement.	Have class consider retirement plans in connection with career selection. Have student committees investigate what activities or facilities are free to the retired. Invite a panel of retired persons to discuss the adjustment to retirement, what they do with their spare time, etc. Evaluate actual costs of retirement villages on a fixed income.	Pamphlet: "White House Conference on the Aging Report," Superintendent of Documents.

INTRODUCTION TO THE BIBLIOGRAPHY AND OTHER SOURCES

The Bibliography and "Other Sources of Information on Consumer Education" contain the multi-media used in the pilot study (*) along with additions in the form of updated material, as well as material brought to the committe's attention for the first time (+).

Prices, where available, are listed and are the latest known prices at the time of publication.

It is recognized that no one method of teaching will guarantee success of the curriculum just as no one resource will be all-inclusive. It would be hoped that, after a review of the media by both teachers and administrators, a comprehensive and varied selection will be made and purchased so that the objectives of the curriculum may be carried out.

Guidance and help, if needed and requested, may be obtained by contacting Mrs. Amy D. Heintz, Supervisor, Home Economics Education, Vocational-Technical and Adult Education Branch, Heroes Memorial Building, Carson City, Nevada 89701.

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✓ *MMI Memo* (newsletter). Request to be put on mailing list.

✓ "A New Look at Budgeting" (filmstrip). Free loan.

+Illinois State Department of Education (Attention: Catherine Canter, Supervisor, Home Economics), 405 Centennial Building, Springfield, Illinois.

✓ *Consumer Packet Teaching Aids*. Developed in cooperation with Bessie Hackett of Illinois State University.

+*Illinois Teacher*, 342 Education Building, University of Illinois, Urbana, Illinois 61801.

✓ *Illinois Teacher*. "Credit Buying."
Vol. XIV, No. 2 (November-December 1970), $1.00.

*Institute of Life Insurance, 277 Park Avenue, New York 10017.

✓ Reference copies for teacher/student classroom use:
Write for prices (free in certain quantities).

Order No. 103 - *Making the Most of Your Money*
" " 113 - *Catalog of Teaching Aids*
" " 901 - *Handbook of Life Insurance*
" " 951 - *A List of Worthwhile Life and Health Insurance Books*
" " 1211 - *Modern Health Insurance*
" " 166 - *A Date with Your Future*
No Order No. - *Sharing the Risk*
No Order No. - *Teaching Topics*

+Institute of Life Insurance, Women's Division, 488 Madison Avenue, New York 10017.

✓ *Why Go Broke.* One free complimentary copy per member.

+Association Films, Inc., 600 Madison Avenue, New York 10022.

✓ Three filmstrips, $10.00 per set:

"Our Role as Consumers"; "Consumers in the Marketplace"; and "Consumers in Action".

*Director of Educational Relations, Insurance Information Institute, 110 William Street, New York 10038.

✓ "Patterns for Protection" (filmstrip and records), complimentary.

✓ "Automobile Insurance" (filmstrip and records), complimentary.

*J. C. Penney Co., Inc., Educational and Consumer Relations, 1301 Avenue of the Americas, New York 10019.

✓ Consumer Education:

Order No. 83728 - *Credits: A Consumer Resource Unit* (97-7), $8.00.
" " 83464 - *Decision-Making for Consumers Unit* (97-7), $11.50.
" " 83189 - *FORUM: "The Role of Consumer Education"* (97-68), $1.25 (Reprint).
" " 82824 - "The Consumer Decides" (97-67) (filmstrip), $3.50.
" " 42044 - *Financing a New Partnership* (97-26), $1.25.

✓ Consumer Buying Guide Reprints:

Order No. 42051 - *Men's Dress Shirts* (97-14), $.06.
" " 42072 - *Shoes* (97-50), $.06.
" " 42073 - *Bed Pillows* (97-51), $.06.
" " 42016 - *Sheets and Pillowcases* (97-15), $.06.
" " 42017 - *Fabrics* (97-16), $.06.
" " 42018 - *Foundations* (97-17), $.06.
" " 42019 - *Swimwear* (97-18), $.06.
" " 42022 - *Men's and Boys' Sport Coats* (97-21), $.06.
" " 42023 - *Towels* (97-22), $.06.
" " 42024 - *Gloves* (97-23), $.06.
" " 42025 - *Hosiery* (97-24), $.06.
" " 42026 - *Blankets* (97-25), $.06.
" " 42080 - *Young Men's Slacks* (97-58), $.06.
" " 42081 - *Small Appliances* (97-59), $.06.
" " 82305 - *Bedding* (97-65), $.06.
" " 82826 - *Tires* (97-33), $.06.
" " 83197 - *Indoor-Outdoor Carpets* (97-76), $.06.
" " 83357 - *Automatic Washers* (97-81), $.06.

" " 83465 - *Hair Pieces* (97-61), $.06.
" " 83662 - *Facial Soaps and Cleansers* (97-52), $.06.
" " 42068 - *Understanding Today's Textiles* (97-47), $.12.
" " 83733 - *Warranties and Guarantees* (97-85), $.06.

✓ Textiles and Clothing:

Order No. 83660 - "Clothing Communicates" (97-20) (filmstrip), $3.50.

+Joint Council on Economic Education, 1212 Avenue of the Americas, New York 10034.

✓ *Study Materials for Economic Education in the Schools*, $1.50. Write for the latest check list of available materials.

✓ Darcy, Robert and Powell, Phillip. *Manpower and Economic Education: Opportunities in American Economic Life*, 1968, $3.50. Teacher's Manual $1.50.

✓ *Economics and the Consumer*, 1966, $.75.

✓ *Market Place: A Simulation Game*. Write for price.

✓ *Teaching Personal Economics in the Business Curriculum*, 1971, $2.50.

✓ *Teaching Personal Economics in the Home Economics Curriculum*, $2.50.

✓ *Teaching Personal Economics in the Social Studies Curriculum*, $2.50.

+Nevada Council on Economic Education, College of Business Administration, University of Nevada, Reno, Nevada 89507.

✓ For Nevada information write to Mr. Jack Todd, Executive Director, at the above address.

+Metropolitan Life Insurance Co., San Francisco, California.

✓ *Mothers at Work*

+Mobile Homes Manufacturing Association, Consumer Education Division, Department H.E.C., 6650 North Northwest Highway, Chicago, Illinois 60631.

✓ *Mobile Homes*. $1.00 plus $.35 handling charge.

✓ *Mobile Housing Resource Packages*. $2.50 plus $.50 handling charge.

✓ *Student Learning Package*, $.35.

+Mr. Victor B. Harris, Executive Director, Model Cities Community Consumer Protection Program, Fellowship House, 1521 W. Girand Avenue, Philadelphia, Pennsylvania 19130.

✓ *No Money Down* (newsletter)

✓ Information concerning their neighborhood consumer protection organization.

+National Association of Manufacturers, N.A.M. Marketing Committee, 277 Park Avenue, New York 10017.

✓ *The Concern for Quality*, 1970. Free up to 100 copies. Write for price information on larger quantities.

✓ *How Does Your Money Grow*, Kit. Free.

✓ *TIPS* (booklet). Write for price.

+National Committee for Education in Family Finance, 488 Madison Avenue, New York 10022.

✓ *Free and Inexpensive Materials for Teaching Family Finance*. Free.

*National Consumer Finance Association, 701 Solar Building, 1000 - 16th Street, N.W., Washington, D. C. 20036.

✓ Free mailing list upon request.

✓ *It's Your Money* (Pamphlet No. R116915CM). One complimentary copy per member.

✓ "The Wise Use of Credit" (filmstrip). Write for price.

✓ *Finance Facts* (monthly newsletter). Ask to be put on mailing list.

+National Education Association, 1201 - 16th Street, N.W., Washington, D. C. 20036.

✓ Units on:

Teaching Social Skills; Shopping for Money; Living Skills; Getting Credit; and *Banking Services.*
Includes Teacher's Manual, lesson plans, word sheet, transparency makers, filmstrip and plastic recording discs, $18.00 per unit.

+National Foundation for Consumer Credit, 1411 "K" Street, N.W., Washington, D. C. 20005.

✓ Write for price list of booklets, leaflets and other printed materials.

✓ Cheyney, William J. *Using Our Credit Intelligently.* Write for price.

+New York Public Affairs Committee, Inc., 381 Park Avenue, South New York 11205.

✓ Margolius, Sidney. *How to Stretch Your Money*, 1970 (No. 302-A), $.25.

✓ Margolius, Sidney. *The Responsible Consumer*, 1970 (No. 453), $.25.

+New York State College of Human Ecology, Extension Publications, Ithaca, New York.

✓ Biesdorf, Heinz B. "Be a Better Shopper: Buying in Supermarkets", *Cornell Miscellaneous Bulletin No. 86.*

+New York Stock Exchange, Manager, School and College Relations, 11 Wall Street, New York 10005.

✓ Write for list of publications.

✓ Kit of materials on *Investments*. Write for price.

*Office of Consumer Affairs (replaces President's Committee on Consumer Interests), New Federal Office Building, Room 6026, Building No. 7, Washington, D. C. 20506.

✓ Write for list of publications.

✓ *U. S. Consumer* (monthly newsletter), $1.00 per year.

✓ *Federal Consumer Legislative Monthly Report.* Write for price.

✓ *Consumer Education: What It Is and What It Is Not* (pamphlet). Write for price.

✓ *Suggested Guidelines for Consumer Education: Grades K-12*, 1970, $.65.

+Olcott Forward, Inc., 234 N. Central Avenue, Hartsdale, New York 10530.

✓ *Smart Spending*, 1970, $65.00. Multi-media kit including Teacher's Guide, filmstrips, records, documents and forms, and a booklet *Money Matters*.

+Pennsylvania State University, Extension Visual Aids, 312 Armsby Boulevard, University Park, Pennsylvania 16802.

✓ *Revolving Credit.* Write for price.

✓ Herrmann, Robert O. *The Consumer Movement in Historical Perspective.* A.E. and R.S. 88, February 1970.

+Sears-Roebuck and Co., Consumer Education Series, Department 703, Public Relations, 303 E. Ohio Street, Chicago, Illinois 60611.

✓ *A Department Store in the Classroom*, 1969, $1.00.

+Science Research Associates, Inc., 259 E. Eric Street, Chicago, Illinois 60611.

✓ *Economic Decision Games*, 1968. Set of eight games, $12.00.
Guide to Teaching, $2.15.

*Sperry and Hutchinson Co., Consumer Relations Department, 3003 E. Kemper Road, Cincinnati, Ohio 45241.

✓ *How to Be a Better Shopper.* Write for free classroom quantity.

✓ Order copy of S and H Catalog of Consumer Education booklets.

✓ Write for information on the 16mm movie, "The Supermarket".

✓ "To Market, to Market" (filmstrip). Write for price.

+South-Western Publishing Co., 11 Guittard Road, Burlingame, California 94010.

✓ Roman, John C. and Finch, Robert. *Family Financial Management*, Second Edition. Practice set $2.52.

*Mr. Jon M. Taylor, Box 58, Bountiful, Utah.

✓ *Increasing Your Net Worth.* (Consumer Game, 1966. Price at that time was $4.45.)

+Unique Zipper Distribution Co., Inc., Education Department, 4120 Stoneway North, Seattle, Washington 98103.

✓ Consumer Education Questionnaire, Form No. 245.

✓ Consumer Education Opinion Poll, Form No. 244.

*U. S. Department of Agriculture, Consumer and Food Economics Research Division, Agricultural Research Service, Washington, D. C. 20250.

✓ *Be Sure Before You Sign*, $.10 each; $7.50 per 100. (Available in Spanish)

✓ *Buyers' Bill of Rights* (February 24, 1971, Presidential Message), Document No. 92-52.

✓ *Consumer and Marketing Services.* Write for price of latest edition.

✓ *Consumer Information.* Write for list of publications.

✓ *Consumer News* (monthly newsletter), $1.00 per year.

✓ *Family Economic Review* (quarterly research document). Write for price.

✓ *Home and Garden Bulletins.* Write for price.

✓ *Knock, Knock* (Door to Door Salesmen), $.10 each; $7.50 per 100. (Available in Spanish)

✓ *Speak Up! When You Buy a Car*, $.10 each; $7.50 per 100.

✓ *Suggested Guidelines for Consumer Education--Grades K-12*, $.65.

*Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402.

✓ *A Consumer's Guide to U. S. Department of Agriculture Services*, Revised 1966, $.20.

✓ *Congressional Record*. Paperback (Index included) $1.50 per month.

✓ *Consumer Education Bibliography*, $.65.

✓ *Facts for Consumers: Food Additives*, $.15.

✓ *Guide to Federal Consumer Services*, $.75.

✓ *Helping Families Manage Their Finances*, $.40. (*Home Economics Research Report No. 21*, Revised 1968.)

✓ *Label on Foods, Drugs, Devices, Cosmetics, and Household Chemicals*, $6.00 per year.

✓ *Mail Frauds*. Write for price.

✓ *Medicare*. Write for price of latest edition.

✓ *Selecting and Financing a Home*, 1970, $.15.

✓ *Social Security Information for Young Families*, 1970, $.15.

✓ *U. S. Government Organization Manual*, 1970-71, $3.00.

✓ *Your Money's Worth in Foods*, 1970, $.25.

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+U. S. Department of Health, Education and Welfare, 330 Independence Avenue, S.W., Washington, D. C. 20210.

✓ Write for latest Social Security leaflets and list of other educational materials regarding Consumer Education.

+U. S. Department of Labor, Bureau of Labor Standards, Washington, D. C. 20210.

✓ Write for list of publications.

✓ Federal and State Laws on Youth Employment. Write for price.

+3M Co., Visual Products Division, Box 3100, St. Paul, Minnesota 55101.

✓ Barton, Phyllis. *Consumer: Who? Why? How?* (Evaluation of Advertising). Write for price.

✓ *Using Credit with Understanding.* Write for price.

+Western Publishing Co., Inc., 3295 Dias Drive, San Jose, California 95122.

✓ Simulation Games:

Order No. 3256 - *Ghetto*, $24.00.
" " 3250 - *Consumer*, $30.00.
" " 3252 - *Economic System*, $25.00.
" " 3301 - *The Guide to Simulation Games*, $15.00.

B. PERIODICALS

Articles from current periodicals such as *Changing Times*, *Redbook*, *Ladies Home Journal*, *McCalls*, *Good Housekeeping* and *Co-Ed* have special articles and regular features by well-known authorities. Syndicated newspaper columns on consumer interests or economic topics are also available.

C. MAILING LISTS

Request to be put on mailing lists of the following people to receive current consumer publications; U. S. Senate or U. S. Congressional Hearings on consumer topics; bills before the U. S. Congress; and addresses of where other consumer information may be obtained:

✓ Federal Trade Commission, Washington, D. C. 20580.

✓ Mrs. Virginia Knauer, Special Assistant to the President for Consumer Affairs and Director, Office of Consumer Affairs, New Federal Office Building, Room 6026, Building No. 7, Washington, D. C. 20506.

✓ U. S. Department of Agriculture, Washington, D. C. 20250.

✓ U. S. Department of Labor, Washington, D. C. 20250.

✓ U. S. Congressman Walter Baring, 2434 Rayburn Office Building, Washington, D. C. 20215.

✓ U. S. Senator Alan Bible, 501 Slaters Lane, Alexandria, Virginia 22314.

✓ U. S. Senator Howard Cannon, 5312 Portsmouth Road, Spring Hill, Maryland 20016.

D. ORGANIZATIONS PROVIDING JOURNALS, NEWSLETTERS AND MATERIALS WITH UP-TO-DATE CONSUMER INFORMATION

✓ +American Council on Consumer Interests (ACCI), Mr. Edward Metzen, Executive Secretary, 238 Stanley Hall, University of Missouri, Columbia, Missouri 65201. *Journal of Consumer Affairs*, $6.00 per year.

✓ +U. S. Consumer News, Inc., 1023 National Press Building, Washington, D. C. 20004. *U. S. Consumer News*, $7.50 per year.

✓ +Consumer's Research, Inc., Washington, New Jersey 07882. *Consumer Bulletin*, $7.00 per year.

✓ +Consumers Union, Inc., Subscription Director, Box 1000, Mt. Vernon, New York 10550. *Consumer Reports*, $6.00 per year.

✓ +Federal-State Reports, Box 654, Court House Station, Arlington, Virginia 22216. *Of Consumer Interest*, $24.00 per year (published twice monthly).

✓ +National Dairy Council, 111 N. Canal Street, Chicago, Illinois 60606. *Nutrition News*, $1.00 per year.

✓ +Syndicated newspaper columns on finance, economics and consumerism.

E. LOCAL, STATE, AND FEDERAL AGENCIES

Check with these agencies for specific public services they provide for consumers, whether publications, speakers or services:

✓ Local libraries are excellent information sources. Information not available from your local library may be requested from the Nevada State Library in Carson City.

✓ Telephone directories are also excellent sources of information concerning departmental divisions of agencies. Local telephone directories include both city and county services as well as private organizations, and may be divided accordingly. Check your local telephone directory for the nearest address of agencies and organizations such as the following:

Agricultural Department
Assessor
Bankers
Building Inspector
Chamber of Commerce
City or County Clerk
Civil Courts
Coroner
Crisis Call Centers
District Attorney
Educational Agencies
Fire Department
Hospital
Identification Bureau
Inter-Tribal Council
Juvenile Probation
Loan Companies
Medical Society
Parks and Recreation Department
Public Library
Real Estate Offices
Regional Planning Commission
Small Claims Court
Visiting Nursing Services

Agricultural Extension Service
Attorneys
Better Business Bureau
Businessmen
Child Care Licensing
City or County Treasurer
Constable (Sheriff, Police)
Credit Unions
Dental Society
Economic Opportunity Board
Engineers
Health Department
Housing Authority
Insurance Companies
Justice Court
Legal Aid
Marriage Bureaus
Nurses Association
Public Defender
Public School Teachers
Recreation Centers
Relief Administration
Urban Renewal Agency
Welfare Department

✓ State Agencies

(The following State agencies are good sources of information; you may also contact your State Senator or Assemblyman for information on State bills or laws affecting the consumer.)

+Department of Administration
Personnel Division
Blasdel Building
Room 200
Carson City, Nevada 89701

+Department of Agriculture
350 Capitol Hill Avenue
Carson City, Nevada 89701

+Office of the Attorney General
Supreme Court Building
Carson City, Nevada 89701

+Department of Commerce
Nye Building
Carson City, Nevada 89701

✓ Banking Division
✓ Chief Consumer Affairs Division
✓ Insurance Division
✓ Real Estate Division
✓ Savings and Loan Division

+Department of Conservation and Natural Resources
Nye Building
Carson City, Nevada 89701

+Department of Economic Opportunity
Blasdel Building
Carson City, Nevada 89701

+Department of Employment Security
500 E. Third Street
Carson City, Nevada 89701

✓ Benefit Division
✓ Employment Service Division
✓ Unemployment Compensation Service Division

+Department of Health, Welfare, and Rehabilitation
Nye Building
Carson City, Nevada 89701

✓ Alcoholism Division
106 E. Adams Street
Carson City, Nevada 89701

✓ Children's Home
E. Fifth Street
Carson City, Nevada 89701

✓ Services to the Blind
111 W. Telegraph Street
Carson City, Nevada 89701

✓ Division of Health

- Bureau of Health Facilities
- Community Health Services
- Consumer Health Protective Services

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✓ Dental Health
✓ Maternal Child Health and Crippled Children's Service
✓ Meat Inspection Program

✓ Rehabilitation Division
Union Federal Building
308 N. Curry Street
Carson City, Nevada 89701

✓ Disability Determination Unit

✓ Welfare Division
Nye Building
Carson City, Nevada 89701

+Highway Department
1263 S. Stewart Street
Carson City, Nevada 89701

+Indian Affairs Commission
106 E. Adams Street
Carson City, Nevada 89701

+Industrial Commission
515 E. Musser Street
Carson City, Nevada 89701

+Labor Commission
111 W. Telegraph Street
Room 214
Carson City, Nevada 89701

+Legislative Council Bureau
Capitol Building
Carson City, Nevada 89701

+Department of Motor Vehicles
555 Wright Way
Carson City, Nevada 89701

+Department of Parole and Probation
813 N. Plaza Street
Carson City, Nevada 89701

+Public Service Commission
Nye Building
Carson City, Nevada 89701

+State Library
Supreme Court and Library Building
Carson City, Nevada 89701

+Tax Commission
300 Blasdel Building
Carson City, Nevada 89701

✓ Federal Agencies

United States Government agencies which frequently have local offices in larger communities are listed below (Check your local telephone directories for addresses and departmental divisions):

Department of Agriculture
Bankruptcy Court (or Referee)
Civil Service Commission
Department of Commerce

Courts
District Court
Federal Bureau of Investigation
Federal Housing Administration
Federal Job Information Center
Department of Health, Education, and Welfare
Housing and Urban Development
Immigration and Naturalization Service
Department of the Interior
Internal Revenue Service
Interstate Commerce Commission
Department of Justice
Department of Labor
Reclamation Bureau
Secret Service
Selective Service
Small Business Administration
Department of Transportation
U. S. Attorney
U. S. Mail Service
U. S. Marshal
Veterans Administration

Federal agencies also have regional offices which serve Nevadans. Most of these regional offices are located in San Francisco, California. Your local library should have a copy of the San Francisco telephone directory. Look under United States Government.

For example: Consumer Specialist
HEW, Food and Drug Administration
50 Fulton Street - Room 518
San Francisco, California 94102.